JOHN BULL

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For meaning of this number see page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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Wincarnis Prevents Colds, Chills, & Influenza.

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Please send me a free trial bottle of Wincarnis. I enclose 3d. for carriage.

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Address .....

JOHN BULL, OCT. 16, 1909.

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THE ROYAL ARMY MEDICAL CORPS.

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THE BEST READY-TO-WEAR SUIT you can buy—a splendid investment—will wear 2 years and keep its colour all the time. ISAAC WALTON'S

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C	36	30	32
D	37	31	32
E	38	32	32
F	39	33	32
G	40	34	32
H	41	35	32
K	42	36	32
L	43	37	32
M	44	38	32
N	45	39	32
O	46	40	32
P	47	41	32
Q	48	42	32
R	49	43	32
S	50	44	32
T	51	45	32
U	52	46	32
V	53	47	32
W	54	48	32
X	55	49	32
Y	56	50	32
Z	57	51	32

Isaac Walton & Co Ltd

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(4 doors from Nag's Head).
Also at YORK and NEWCASTLE-ON-TYNE.

FOR FALLING HAIR AND BALDNESS.

It is highly important that a preparation should be used which is the result of scientific training and long practical experience.

JUNON TRUE HAIR STIMULANT

is such a preparation, embodying as it does a long and careful study of the various medicinal substances which **MIGHT** be suitable for Hair Troubles, and the just as careful selection of those which **ARE** effective.

Most of the cases we have investigated prove that what is good for DRY, brittle HAIR is not equally good for "GREASY" HAIR.

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one for dry and brittle and the other for "greasy" hair, and not only will it quickly stop the falling out of the hair, and so nourish it as to make it beautifully and naturally glossy and luxuriant, but where bald patches exist it will stimulate the dormant roots to fresh life, and will feed the growth so that the bald patches will be thickly covered with an abundance of new hair.

BUT WHY NOT TEST OUR CLAIMS?

We shall be pleased to send a Large Trial Bottle on receipt of Six Penny Stamps, together with a statement of the condition of the hair for which it is to be used.

JUNON, Ltd. (Dept. H.) 57, Marsham St., Westminster, S.W.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. VII. No. 176. Saturday, October 16th, 1909. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

SUBSCRIPTION RATES.

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UNITED KINGDOM .. .. 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

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GAIETY THEATRE.—Manager, Mr. George Edwardes. EVERY EVENING, at 8, a musical play, OUR MISS GIBBS. MATINEE EVERY SATURDAY, at 2. Box-office open daily, 10 till 10.

JOHN BULL LEAGUE.

INAUGURAL MEETING
AT
THE ROYAL ALBERT HALL,
ON
THURSDAY NEXT, OCTOBER 21st, 1909.

Chair will be taken at 8.30 p.m.
BY
HORATIO BOTTOMLEY, Esq., M.P.
(President of the League).

The Musical Arrangements are in the hands of
MR. J. M. GLOVER,
Director of Music, Drury Lane Theatre.

The British Imperial Military Band, of 50 Performers, has been engaged.

Conductor: MR. W. DAVIN, R.I.O.

The League Song will be sung by Mr. Leo Stormont, with Organ and Orchestral accompaniment.

Special Trains will be run by various Railway Companies.

Every available seat has been applied for several times over, and after allotting a fair proportion to the provinces, the balance will be balloted for on Saturday, the 16th inst., after which date no application can be entertained.

All letters to be addressed to the Secretary of the League, 67, Long Acre, London, W.C.

A GREAT DEMONSTRATION
IN SUPPORT OF THE
LAND CLAUSES OF THE BUDGET
WILL BE HELD AT
THE HACKNEY BATHS
On FRIDAY, October 15.h, at 8 o'clock.

SPEAKERS:—
E. G. HEMMERDE, ESQ., K.C., M.P.
A. E. DUNN, ESQ., M.P.
HORATIO BOTTOMLEY, ESQ., M.P.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

We are still backing the November horse for the General Election stakes. The race, we believe, will start about the third week in that month.

The principal jockey for the stable looks like being young Lloyd George. He is a bold and dashing rider, but many people think that in a race of this importance it would have been a wiser policy to have put up a more experienced pilot. There will be a rare scrimmage when they come to the bend for home, and we shall not be surprised to see one or two put over the rails.

Candidly, we think Mr. Lloyd George is overdoing it. Limehouse and Newcastle will frighten away more votes than they will win. It is unfair, and it is unwise to pick out isolated cases illustrating the tyranny of land ownership. The same kind of thing could be done with every class of property. But doesn't the Chancellor of the Exchequer see the obvious answer? If it be wrong that this tyranny should be exercised, why does the great Liberal Government not only connive at its continuance, but actually insist upon "standing in"?

Meanwhile, what about Bermondsey? A small register and nearly two thousand majority for the Government! The Prime Minister is fortunate in having such a battle-ground provided for the first test of strength. Of course, the vote may be split by the intervention of a Socialist candidate, but if the Liberal wire-pullers are correct in their view of the great popularity of the Budget, and in their emphatic disclaimer of its leanings towards Socialism, the Government nominee should come in with the same majority at least. But he will not.

Apropos Bermondsey, we have a very grave complaint against the *Daily Chronicle*. Speaking of the death of Dr. Cooper, this is what it said:—

> Dr. Cooper very rarely spoke in the House of Commons, but, strange to say, he was very anxious to speak late on Wednesday night, the very last day on which he was present. Mr. Bottomley had made a malevolent speech attacking the London Liberal Members for their attitude towards the licensing clauses of the Budget. This speech greatly incensed Dr. Cooper, and he wanted to reply to it, but failed to get an opportunity. Subsequently Sir Walter Foster, the well-known physician, noticed that the Member for Bermondsey was unwell, and strongly advised him to go home to rest. Early on Thursday morning Dr. Cooper had a seizure, and in a few hours came the end.

Now, it happens (1) that we were not in the House on the Wednesday at all, and (2) that the speech in question was delivered on Tuesday. Whilst we are not thin-skinned, we do think that newspapers should take the trouble to verify their "facts" before formulating charges of murder against public men with whom they may happen to disagree.

Mr. F. E. Smith is always in luck. He now looks like having two opponents to split the Liberal vote. Mr. E. G. Jellicoe fought him at the last election, and although he had the misfortune to be away in the Colonies until the contest was almost over, he polled a larger number of votes than had ever been secured by a Liberal candidate in Liverpool before. Incidentally, he found £2,000 for the election and for organisation. In spite of this, the wirepullers now say no one can defeat "F. E." but a local man, and they are introducing a Mr. Joseph on the scene. But clearly Joseph the interloper and not Jellicoe the old and tried friend (who has spent his money and fought one good fight) must give way. Joseph and Jellicoe—they will, indeed, be two J's if they don't come to terms.

By the way, wasn't it rather rash of the *Daily News* to poke fun, the other day, at the names of some of the Conservative candidates? Let our revered contemporary just glance its eye down the list of Liberal M.P.'s!

In his recent speech Sir John Gorst, a politician the Tories of an older day used to love, honour, and cherish, said a good and penetrating thing. "I am in terror of Germany," he averred, "not because of her *Dreadnoughts*, but because of her technical schools." We can beat her navy out of hand—provided we keep pace with her in new ships; but we cannot beat her system of technical training, with Industrial Universities like the Charlottenburg Polytechnic, with its 86 or more professors and its 36 private tutors, familiar with every new scientific industry of importance, adapting and adopting in teaching the world's inventions and improvements to special industries. In a word, the sons of the Fatherland are as thoroughly trained for industry and commerce as they are trained for fighting. In England we have allowed our apprenticeship system to go to smash, and our sons, whether as workers, managers, or foremen, for the most part trust to "picking up." In a word, German technical education is the present enemy. The *Dreadnoughts* we can deal with—when the time comes.

By the way, Mr. Muir Wilson, the Sheffield dreadnought, will trouble the public life of the steel city no more. To the last he was faithful to his traditions. While on a visit to Vancouver during a tour round the world, he created such a violent scene in a local hotel that he had to be placed first under restraint and subsequently in a padded cell. It will be remembered that in our Open Letters to him, called forth by his outrageous conduct in the law courts of Sheffield, we suggested that it could only be explained on the hypothesis that he was mentally afflicted. He lived like a madman; he died as one. There will be many in Sheffield to regret that it should have been so, for undoubtedly he was a man of considerable ability in many directions. But, poor chap, he is at peace now; yea, he and the magistrates also.

According to the *Daily News*, the Duke of Northumberland, recently ordered to pull down 22 cottages on his estate because they were unfit for human habitation, is "of a deeply religious turn of mind." We cannot say of our own knowledge. All we know is that the death-rate in these shocking hovels was 26 per 1,000 over a period of 15 years, though the general average for the district is only 15 per 1,000. There are now no cottages for the poor people who have had to be evicted, for his Grace, who draws £2,500 a year in mining royalties from the colliery where they work, will not part with any land except at a most exorbitant valuation. All which seems to prove that when some people get religion they get it of a most peculiar brand.

The "no tips" idea is growing apace. No sooner has London—which we have always understood to be no *mean* city—been startled by the opening of a "no tips" hotel, than the political world is shaken to its foundations by the appearance of a "no tips" candidate, in the person of Dr. H. Lunn, who seeks the honour of representing Boston in Parliament. This gentleman happens to be a Liberal; consequently his refusal to subscribe to a hundred and one local clubs and societies is hailed with dignified approval by our saintly contemporary, the *Daily News*. We shudder to think what epithets of withering contempt the same pious periodical would have hurled at the courageous candidate had he chanced to be a wealthy landowner eager to represent the Conservative interests.

We are asked to explain more explicitly the situation raised in our recent Open Letter to the Rev. R. C. Thurley, pastor of the Greenwich Congregational Mission, in regard to his refusal to accept a paltry gift on leaving his pastorate. The version now put before us is that the Mission was started by the Rev. Richard Fotheringham, in connection with the Blackheath Church, and that two other gentlemen contributed £60 and £50 respectively to Mr. Thurley's stipend of £200. These gentlemen died last year, one of them leaving Mr. Thurley £700, and the other £150 a year "to the pastor for the time being." A proposition was then made to Mr. Thurley for the reduction of his stipend of £200 to £50, with the alternative of a month's notice, and even so on the condition that he was to leave Peterborough, where he had bought a poultry farm, and live permanently in Greenwich. For the life of us we cannot see how this improves the aspect of matters, for the Blackheath Church, one of the richest in London. It is evident they wanted to appropriate the legacy left to the minister for the time being of the Greenwich Mission in reduction of his salary, a mean and petty trick clearly not contemplated by the deceased benefactor. No doubt it would have been more convenient if Mr. Thurley had cultivated his cocks and hens nearer the Mission premises, but we see no reason whatever to modify our approval of the course which he adopted.

In some of the newspapers has appeared over the signature of Mr. G. L. Gomme, the Clerk, an advertisement of the London County Council inviting applications for the appointment of Chief Officer of Stores at a salary of £1,000 a year. We, therefore, take the opportunity of informing intending applicants that the advertisement is a mere farce, and that they had better save their ink, typewriting, printing, and postage stamps for a post where one of them will have a rosier chance. The gentleman who is to have this post is already selected and actually in training for the job by doing it, though not at £1,000 a year, at present. There is no vacancy.

The Bournemouth Town Council has once more pronounced against Sunday trams, though it has been shown that the ratepayers would benefit to the tune of £4,000 to £5,000 a year, and though a Councillor very pertinently pointed out that "the time had come when members should show a little manhood and not be afraid of silly, twaddling, old women." The majority evidently share the views of a "silly, twaddling, old woman" called Alderman Robson, who said that a quiet Sunday was a great asset to Bournemouth, and that he thought the religious opinions of others should not be subjected to gibes and sneers in the Council chamber. Meanwhile, we should like to be enlightened as to the connection between religious opinions and the prevention of ordinary vehicular traffic all through the week. The trams would, probably, be used by all the rheumatic colonels and drowsy dames who constitute the major part of the dullest watering-place on earth!

A low journal in the Transvaal, probably run by patriotic persons of Oriental nomenclature, is very angry about a rumour that Mr. Churchill may be appointed Governor-General of South Africa. In the course of a grotesque tirade, it delivers itself of the following wonderful gem: "Mr. Churchill's appointment would be regarded by both races, whose relations he has done so much to embitter, as nothing short of a hideous insult." We should like to ask, quite politely, what relations have been embittered by the man who was largely instrumental in conferring upon the Cape that wonderful charter whereby all the enmities of the recent war were smoothed away. For our own part, we should regard it as a great calamity if Mr. Churchill's energies and talents were removed from the fighting ranks. He has, however, certainly earned a rest, and, if he chooses to take it, no one will grudge him a pro-consulship. And we do not forget that in our recent plebiscite Mr. Churchill romped in for the Colonial Office.

It seems that Sir Thomas Lipton is still keen on getting that America Cup. Equally, the New York Yacht Club are keen on seeing that he doesn't. The Yankee as sportsman reminds us very much of the boy whose mother gave him four oranges to divide between himself and his two companions. "Here's two for you two," said he, "and two for me too." The ancient regulations under which the Cup was won rule a British-built yacht out of the even chances on constructive merits. Sir Thomas is quite willing to face whatever odds there may be against him in sailing. But a yacht which has to be built to face the Atlantic is no good for Sandy Hook—and the Yankees know it.

Our good word is due to the magistrates of the Cinque Ports Petty Sessions. They have had before them at Margate a hungry, respectable out-of-work, who entered the shop of a Broadstairs dairyman, deliberately took a loaf from the counter, broke off the top, and commenced to eat it. When the woman in the shop asked him for an explanation, he said he would rather steal than beg. "While he was eating the loaf, a constable happened to pass, and the man said he would give himself up to the policeman as he did not mind going to prison." He was obviously ill, and had in his possession an out-patient's ticket from a London hospital. He had arrived at Broadstairs, after having tramped from Gravesend through Rochester and Canterbury in search of work; the "last bit of money" he had was 3s. 6d., earned a fortnight previously. All these facts were got out of him in court. Eventually, the Chairman announced that the magistrates had "decided to dismiss the case and instruct the Inspector to pay the defendant's fare to London and see him in the train." It is a rare and refreshing example of magisterial humanity.

Two men were recently brought before a Toronto magistrate for the terrible crime of pulling down a Yankee flag. Their Counsel pointed out that this flag was displayed too much in Canada, and the Police Magistrate dismissed the charge, asking: "What is the flag wanted here for, anyway?" We do not desire to incite anyone to break the law, but we have noticed that this ugly flag is exhibited far too generally even in this country, where patriotism is supposed to be to the fore. We hope that if anyone is prompted by the exuberance of his patriotism to pull down some of these offending emblems and consign them to the flames on Guy Fawkes' Day, our magistrates will be at least as sensible as their Canadian brother. We also hope that Mr. Plowden will moderate his humour when it comes to his turn to dismiss the charge. It is bad enough to have people pretending that they have nailed the Stars and Stripes to the North Pole.

We thought the *Morning Post* had a monopoly of the undesirable advertisements of blatant beggars—those of the actress who is in urgent need of a loan of £10, or of the widow who wants a "pony" to save her home from destruction; but, lo and behold! we have discovered the following in the more careful columns of the *Standard*:—

> Has anybody sufficient Generosity of Faith left in human nature and gratitude to LEND to a young man £1,000 to save a career of some promise from the result of a youthful folly?

A thousand pounds is certainly a large order, and we should be interested to know how many benevolent mugs have been attracted. We should also like to find out the whole history of the advertiser, the precise nature of his "youthful folly," and the likelihood of any guaranty against its repetition. We also wonder why begging is prohibited to people starving in the streets, and yet is permitted to the perpetrators of "youthful follies," who still retain sufficient funds to spend several shillings on advertising.

At the risk of being accused of devoting too much attention to the advertising columns of our contemporaries, we must say that we have been struck by the insidious little lines at the foot of newspaper columns announcing that "Everybody likes ——'s brandy." These assertions sometimes have a comic effect. Thus, we read the other day that nineteen female prisoners were removed from Belfast to Armagh Gaol, "owing to the congestion which prevails in Belfast prison." This was followed by the relevant remark which we have quoted about the brandy. We, therefore, beg to give notice that we will ask the Right Hon. Gentleman the Chief Secretary for Ireland to afford us precise statistics of the amount of brandy consumed in Belfast and Armagh Gaols.

Oh, for that Business Government! At West Ham, where the Children's Care Committee are authorised to feed the children out of the rates, this is how they do it, bless 'em:—

	£	s.	d.
Salaries and wages, Superintendent and Cook	191	9	6
Salaries and wages, Clerks	187	5	9
Salaries and wages, Investigators	260	10	5
Salaries and wages, Cooks	131	9	9
Salaries, Borough Treasurer's Staff ..	75	0	0
Printing, stationery and books	98	13	9
Travelling expenses and postage	61	12	11
Furniture	14	11	1
Alteration to buildings	265	14	8
Apparatus, etc.	242	0	1
	£1,528	7	11
Payment to Head Teachers for disbursement	505	15	6
Material for feeding	376	17	2
	£2,411	0	7

In a word, to distribute £882 12s. 8d. in food they distributed £1,528 7s. 11d. in administration. Our friend Mr. Joe Lyons would care for the children rather more cheaply.

Is there any truth in these rumours about the treatment of the men on board the *Lord Nelson*, which will shortly return to Chatham? It is said that the men will desert within a year of the end of the period necessary to gain a pension rather than stay under the captain any longer. We are told that 80 of them have been degraded within a year. This means much hardship to many families, and it seems, on the face of it, improbable that 80 men should be in the wrong and the captain alone in the right.

A vicar in Shropshire seems to have strange notions of business. We have been shown a copy of a demand note for tithes amounting to 2d., and we notice that the collection of this amount has cost him ½d. for sending the demand note, ½d. for sending a reminder, and another ½d. for sending a receipt. He must join the Government.

Messrs. Carter and Skinner, of Walter House, Strand, have been advertising in the *Daily Telegraph*, day after day, that "An Austrian family of good position require home as paying guests for two daughters, aged 16 and 19, who are coming to London to study. Terms about four guineas weekly." The constant repetition of the announcement shows that the Austrian family cannot be very easily pleased, but they afford a temptation to hundreds of poor people, to whom four guineas are an important incentive. These prospective victims make a pilgrimage to Walter House, and are invited to fill up a form. A sum of 5s. or 10s. is then extracted from them, and they hear no more about the matter. The total amount of fees thus obtained by Messrs. Carter and Skinner during the course of a week must come to a fairly round sum, and we express our doubts about the existence of any particular Austrian family having given them serious instructions to offer four guineas at all. If we are mistaken, we shall be glad to have full particulars from the firm in order that we may extend our enquiries to Austria.

Mr. Wallace, K.C., Chairman of London Sessions, has the honour of our approval apropos his statement that he will never send a man to prison if he can help it. "If a man can be saved from prison and given a chance of winning back his character," he continued, "every court ought to take the opportunity." This is our point of view exactly; with the addition that if a man won't take his chance when he gets it he must be put under lock and key for the protection of society.

Is the West London magistrate a new humorist? His worship had to consider the complaint of a policeman that three members of the Fulham Football Club were so joyful in the streets on a Saturday night that they broke into vociferous song and thus became a nuisance to the neighbourhood. For this offence he fined two of them ten shillings. Then he came to the third, when it appeared that all three defendants had been to a football match and that it was over the result of that match that they were so joyful. "Oh, it's a pity I did not know that when the other two were before me," quoth his worship; and he then discharged the man—which is typical of the way these things are done.

A correspondent writes describing his experience when hiring some lodgings. No sooner had he been comfortably settled than he went out to order a supply of beer. This provoked a grand remonstrance, and he was immediately informed by his hostess that no alcoholic liquor had ever crossed her door. He was, accordingly, given notice to quit, and he asks us to give our opinion of an action which, with surprising moderation, he is content to qualify as "narrow-minded." We suppose that landladies possess certain rights to interfere with the domestic habits of their boarders, but if their temperance fanaticism goes to the extreme length of prohibiting all stimulants, this ought certainly to be advertised on a card in the windows.

We notice that Messrs. White Brothers, of Nottingham, advertise that they have hampers suitable for travelling in all parts of the Universe. Now that aviation is progressing so favourably, our communications are evidently not to be confined to this puny sphere.

The egregious Mr. Stead has devised a scheme for enabling young men to accost young women with whom they do not happen to be acquainted. They are to wear silly little Japanese flags in their buttonholes, and this will entitle them to make overtures to persons of the other sex who may be similarly decorated. There is a provision whereby the striking of a flag shall be understood as a signal for the termination of a conversation, but we are not certain that this rule will always be very easy to enforce. Nor do we see the necessity of any badge in this connection. People are quite ready enough to talk to each other when boredom overtakes them in a public place, and a disinclination to respond is easily indicated without recurrence to flag signals. Toy rifle-ranges are bad enough, but childish flags as instruments of introduction are almost as futile and unnecessary as most of Mr. Stead's half-witted schemes. He has already started a bureau for enabling young people to embark upon private correspondence. Anyone who so much as enquires about this institution in answer to an advertisement has his name registered in a circular, and is bombarded with drivelling letters ever after. We propose, before long, to publish a selection received by a gentleman who merely enquired out of curiosity.

We are often saddened by reports of speeches made by Nonconformist ministers on the question of Sunday observance. Many other topics, no doubt, leave them comparatively sane and useful advisers; but no sooner do they embark upon the particular superstition which is associated with what they ignorantly term "the Sabbath," than they immediately run amok. Thus, the Rev. E. W. D. Rea has been addressing the Coleraine Presbyterian Church on "The Ethics of Sunday Golf." "Not only was the way paved to Sunday golf," he exclaimed, "but also to the opening of the club bar on Sunday." No doubt that would be a dreadful desecration, and the consumption of a glass of beer on the Lord's Day must be regarded as an outrageous violation of all the Law and the Prophets. But we venture to remind the reverend gentleman that Sunday does not happen to be the Sabbath at all, and that the Sunday fetish is not a matter of Christianity, or even Protestantism, for it is only in these islands that it is regarded as an article of faith. Your German Calvinist or Lutheran, your French Anabaptist, your Swedish Muggletonian, is just as anxious to have a good time on Sunday as any member of the more respectable Churches. The British Sunday, indeed, is only one of the many barbarous relics of the evil days when Puritans dominated the lives of our people.

The promoters of a new Hippodrome at Derby are ready to spend £15,000 on it and proceed at once with the work. But Derby has a bye-law that no building shall be erected at a greater height than the width of the street it adjoins except with the consent of the Corporation. The Improvement Committee decline to pass the plans because one part of the handsome building shows an elevation of 30 inches greater than the width of the street. For the sake of this 30 inches the plans will have to be revised and £15,000 worth of work delayed—at a time when the town, we are informed, is "seething with unemployed." We recall that, cross-examining a witness in a collision case, the late Sir Frank Lockwood once pertinently asked how far he was from the tragic scene. "Twelve yards, two feet, five inches," was the reply. "How do you know so exactly?" he demanded. "Because I thought some fool or other would ask me," was the retort, "so I measured it." Similarly, there is no question about that 30 inches. The Derby Improvement Committee have themselves carefully measured it — with red tape.

Why does Mr. Lloyd George always carefully avoid any reference, in his speeches, to the further taxation of the Licensed Trade? Does he agree with us that this branch of the Budget is calculated to counter act the rest?

As will be seen from an announcement in another column, we are heartily in sympathy with the main *principle* of the land clauses of the Budget—that is to say, we think that some portion of such accretion to land values as directly arises from the enterprise of the community should be secured for the benefit of the community, and we shall have an opportunity of making this clear to our constituents to-morrow (Friday) evening. But we shall deal with the whole subject at the John Bull League meeting on the 21st.

What a meeting it will be!

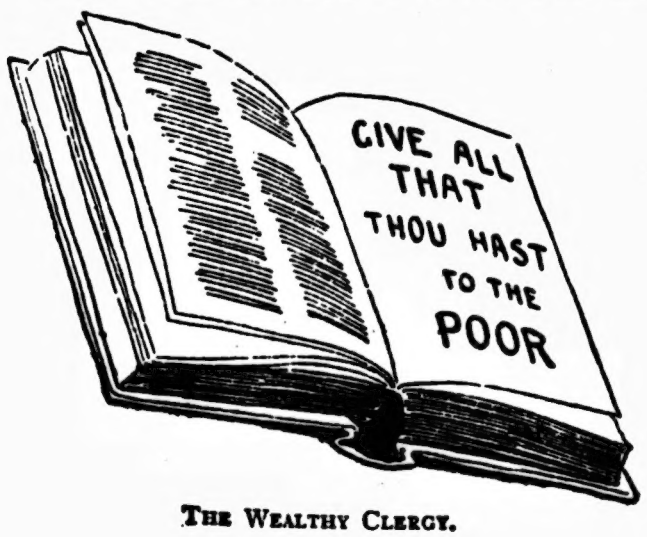
When we last heard of the Rev. Robert Brock, Vicar of Criggon, he was *locum tenens* at East Rudham Vicarage, where, it will be recalled, he frequently saw the ghost of the absent vicar, who wasn't dead. The other day he appeared in Shrewsbury County Court on two judgment summonses for debt, and there pleaded that his income was only £2 a week, and that he had "been practically living on potatoes during the past three months." It is regrettable that any rev. gentleman should have to live on potatoes for so long, while the Church is so wealthy and the Archbishops and Bishops delight themselves in fatness. Doubtless this was not entirely out of the judge's mind when he made "no order," adding, however, that it "was a disgraceful thing the defendant's wife should be getting jewellery and other things on credit." We hope it is true, as the rev. gentleman stated, that he "knew nothing about it." But how sad it is to think Mr. Brock ordereth not the ways of his household.

Two leader-writers of the *Daily News* have resigned their positions "as a protest against the Government's treatment of the Suffragist prisoners at Birmingham." That is to say, because the ladies in question refused to partake of food and the hospital authorities fed them per rubber tube and feeding-bottle, these gentlemen will refrain from writing for our melancholy contemporary. We wonder whether they would have continued to write if the doctors had let the ladies commit suicide? Not that we feel very proud of our manhood when we picture the scenes which must have been enacted in that prison.

THE WEEK'S "CHESTNUT":

The new Lord Mayor of London, Alderman Sir John Knill, is a famous *gourmet*, and the City is now amusing itself with the following joke—"If the Lord Mayor is unable to obtain his K.N. at the Mansion House, he will be ILL!"

THE JOHN BULL LEAGUE HAS ITS EYE ON—



THE WEALTHY CLERGY.

"John Bull's" Biscuits.

NOTICE.—No more biscuits for births, deaths, or marriages, which creep into the wrong column. Much too gruesome to be funny!

OLD WOMEN.—Biscuits are uncompromisingly denied to papers alluding to "old women of both sexes." There are so many of them.

WEDDINGS.—No biscuits for bridegrooms wearing picture hats and crepe de chine. Why shouldn't they?

For reporting that "the snake was secured by the BOOTS,"
THE SCARBOROUGH EVENING NEWS
TAKES THE BISCUIT.

For reporting that a boy "was only a few yards from the motor when it knocked him down,"
THE YORKSHIRE EVENING POST
TAKES THE BISCUIT.

For reporting that "Sergeant-Major Reau's left LEGS *were broken,"*
THE WEEKLY DISPATCH
TAKES THE BISCUIT.

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*For alluding to an "*ANONYMOUS CHEQUE,"
A WRITER IN *THE RED MAGAZINE*
TAKES THE BISCUIT.

For the following announcement:—"Married weekly, and near London preferred,"
AN ADVERTISER IN *THE TAILOR & CUTTER*
TAKES THE BISCUIT.

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*For describing "*50,000 *spectators" as "half-a-million people,"*
THE DAILY EXPRESS
TAKES THE BISCUIT.

For stating at a Primrose League gathering that "by a tax of a shilling on every ton of coal EXPORTED *to foreign countries, they could obtain a further* £3,000,000 *and* KEEP THE COAL IN THEIR OWN COUNTRY,"
MAJOR TIPPET
TAKES THE BISCUIT.

For reporting that "The Vicar pursued his assailants, but owing to the injuries he received he was UNABLE TO DO SO,"
THE EDINBURGH EVENING DISPATCH
TAKES THE BISCUIT.

For stating that the "organist struck up Chopin's Funeral March, and NOTHING COULD BE HEARD,"
THE DUNDEE EVENING TELEGRAPH
TAKES THE BISCUIT.

For describing the defendant as "of NO OCCUPATION," *and then alluding to "*HIS EMPLOYER,"
THE LEICESTER DAILY MERCURY
TAKES THE BISCUIT.

For stating that "ten ladies were SLEEPING *together at a seaside boarding-house, and* NEITHER HAD OBTAINED A WINK OF SLEEP."
A WRITER IN *PEARSON'S MAGAZINE*
TAKES THE BISCUIT.

For advertising "Two small mail carts, sitting and LAYING *positions,"*
MR. SAMPSON, OF HARRINGAY,
TAKES THE BISCUIT.

For the following paragraph: "... The EARTH, *on the 18th inst., will be nearer to us than it has been since* 1892,"
THE LEICESTER DAILY POST
TAKES THE BISCUIT.

For stating that "When the Premier rose, the audience also rose and gave him a tremendous ORATION,"
THE WILLESDEN CITIZEN
TAKES THE BISCUIT.

For reporting that: "The BOY *was packed full of cheeses of the kind known as Mayence—a German delicacy,"*
THE BRISTOL EVENING TIMES
TAKES THE BISCUIT.

OPEN LETTERS, POST-CARDS AND TELEGRAMS.

To the Earl of Halsbury.

My Lord,—I have read your speech to the Church Congress with some pleasure and amusement. Though you have not a very clean record in respect of public appointments, I have always regarded you as a cheery little chap, a good companion, and a common-sense lawyer. But, you certainly were not very logical or convincing in your defence of the endowments of the National Church. I believe I could make out a better case myself. I quite admit that property was bequeathed to individual churches by pious founders, for the maintenance of a particular religion. But that religion was Roman Catholicism, and it is idle to contend that the intention of the benefactors is carried out by transferring it to the Church of England. You argue that there has been a logical continuity. Very well, supposing the majority in a parish became dissenters, would there not be logical continuity in handing over the endowments to them? You seem to me to be trying to have it both ways. Look at the Church in Wales. Where is the logical continuity in bestowing what was originally given to Romans upon a number of people who only amount to a small minority in the Principality? You must do better than this for the House of Lords if you would have it saved. John Bull.

To Mr. Richard Bell, M.P.

Dear Bell,—Heartiest congratulations to you and your faithful railway men on your victory over Socialistic intrigues. They played all their usual tricks against you, endeavouring even to nobble the Executive of your own Society. But your strength, courage, and popularity enabled you to put them to confusion with scarcely an effort. I also admire the dignified way in which you faced the charges which were brought against you. You allowed all the dogs to bark at you as loudly as they pleased without even condescending to answer their insults. Rest assured that this dangerous attempt to overthrow an honest representative of labour must do you a great deal of good. I acclaim you as the natural successor of John Burns, and wish you every possible success in a distinguished public career.

John Bull.

To Stephen Paget, Esq., Surgeon.

Sir,—Without expressing any opinion on the merits or demerits of Christian Science, I cannot applaud the violence and vindictiveness of your attitude. You had a certain excuse for the solemn denunciations in your book, if, indeed, you believed that you were acting for the public benefit. But why try to drag in religious prejudices at a Church Congress, and trot out all your silly charges over again? You have only offered your opponents an opportunity of suggesting that you might be actuated by professional prejudice. If I followed your example and began to publish lists of all the cases where disease has been spread and death has been accelerated through the blundering ignorance of doctors, I could fill many more volumes than you have done.

John Bull.

To Dr. Morgan Dockrell.

Sir,—I quite agree with you about the dangers to the community from so-called beauty specialists. But I am somewhat startled by the arguments with which you support your contention. When you refer to "the disheartening fact that medical practitioners, after years of expensive and arduous training, are finding it, in some cases, almost impossible to make a decent living," you give the whole show away. Great is Diana of the Ephesians! John Bull.

To the Board of Guardians, Stepney.

Gents,—At a meeting of the Stepney Workhouse Secret Society for the Promotion of Silent Somnolence, the following vote of thanks was passed unanimously: "That this meeting of the members of the Stepney Workhouse for the Promotion of Silent Somnolence desires to record its heartfelt satisfaction with the arrangements proposed to be made by their beneficent worships the Stepney Guardians of the Poor for the lawful and peaceful enjoyment and security of our innocent and inaudible slumbers; and in according our grateful vote of thanks to their honourable worships, we hereby crave humble leave to assert, without fear of contradiction, that the removal to a remoter quarter of the House of the hordes of preposterous and pernicious snorers who at present infest contiguous dormitories will materially assist in preserving the peace in their hospitable institution." At the request of the above-named society, I have the honour to forward you this remarkable testimony to the efficiency, zeal, and humanity of your unremunerated labours. John Bull.

To the Hon. Neil Primrose, Liberal Candidate, N. Cambridgeshire.

Dear Prim,—I notice that in the course of a speech you made the other day you pledged yourself to support the Budget, "with the exception of the ½d. tax on undeveloped land." Be careful how you behave yourself, or I shall certainly tell your father, you naughty boy. Your elder brother, Dalmeny, agrees with his father in everything, and how dare you agree with him in only some things? He curses the whole financial scheme; you curse but a ha'porth of it. By-the-by, how's he whiling the happy hours away—lounging in his lonely furrow or bewailing in his tabernacle the impotence of his phylacteries? Fear it will be said of him one of these days as of another, that he wrote his name in water. John Bull.

To the Rev. I. Pugh, Free Church Council, Torquay.

Pooh Pugh,—Why don't you put your head in an ice bag? I cannot see why you should get so excited. The Nonconformist Conscience is capable of many things, but surely everybody knows that it isn't part of its creed to encourage little boys to depredate Torquay's smiling orchards. Merely because one Mr. Arthur Roope Hunt alleged that boys climb over his garden walls and assist each other to plunder the peaches, as well as to climb into his glass houses and damage the crops, and that "all this is one of the many results of the crusade of the Nonconformists in Torquay against the teachings of the Catechism," you summon the Church Council to solemn assembly, debate the accusation with heat, scorn it with indignation, repel it with wrath, move, second, carry, and dispatch a resolution *nem. con.* that the accusation is slanderous, disgraceful, and unfounded, and call upon its author to unreservedly withdraw the same. I am now convinced that the real trouble with the Nonconformist Conscience is that it lacks the saving grace of humour. It is depressing because it has never learned to laugh.

Consider, good sir, that there were neither Free Church Councils, nor Church Catechisms, nor Nonconformist Consciences when Mother Eve stole apples from the first and fairest orchard on earth. If she hadn't stole them, where would you have been? Where would the unveracious Hunt have been? Neither of you, none of us, would have been born, and I am not at all certain that we should have been any the worse off for it. Some of us would have missed a lot of fun, but as against that, we should have missed a lot of trouble. As it is, boys will be boys, and, Catechism or no Catechism, they will be up the orchard trees and rejoice therein as long as the world spins on its axis. John Bull.

To M. le Majeur Du Maurier.

Cher Monsieur,—So you have overcome your shrinking from publicity, and consented to be interviewed by one of my Lord Northcliffe's newspapers! Perhaps the most annoying part of the whole business of your foolish play has been the long whining protests that, above all things, you detested publicity. I can quite understand that a reasonable man would not desire to be saddled with the fame of composing such twaddle. I can also understand that it must have exposed you to many ribald remarks from your brother officers. But if you were sincere in your modesty, you were at least foolish in your methods of hiding your head in the sand. You informed the reporter that you never wanted your name to be known, but that your brother "was so frequently questioned as to the authorship of the play that, finally, it became impossible to keep the secret." Your brother cannot, I am afraid, be a person of strength or discretion. Did you scold him very severely when you found that he had let the cat out of the bag? I can, however, forgive you a good deal if you are sincere in your determination not to write any more plays. I also admire your decision not to remain in the country of your adoption any longer than you can help. Foreigners who are for ever parading their British patriotism usually give themselves away by displaying their preference for alien lands. John Bull.

Caldwell, Deputy-Chairman Committees, House of Commons.

So Parliament will see you no more after General Election Best wishes. Is it to be baronetcy or peerage? Bull.

German Navy Minister, Berlin.

Just heard your new Dreadnoughts hopelessly obsolete in several particulars. *So sorry.* Bull.

Balfour, House of Commons.

Keep your eye on those 150 peers who mean mischief to Budget. They have their eye on *you.* Bull.

WHAT HAPPENED AT BALMORAL.

WHY THE KING SENT FOR MR. ASQUITH. AND WHAT OCCURRED AT THE AUDIENCE.

When, on Wednesday evening of last week, Mr. Asquith hurriedly left the House of Commons to catch the night train for Ballater, in response to a summons from the King, the Lobby of the House became a veritable pandemonium of conjecture. Newspaper correspondents, with book and pencil in hand, eagerly sought the views of every member they could waylay; whilst incautious Ministers who happened to stray within their line of vision were immediately surrounded. Timid Tories shook their heads gravely, and began to wonder whether, after all, the Budget was to be thrown out; rash Radicals gleefully exclaimed, "I told you so—the Lords will pass it!" But, boiled down to its essence, the gossip came to this—a new factor in the situation had arisen, in the shape of his Majesty the King, and perhaps, after all, the threatened constitutional crisis would be averted.

Our Predictions Adhered To.

Now, just as we have predicted, and were the first to predict, that the Lords would decline to pass the Finance Bill; just as we have predicted, and were the first to predict, that the General Election would come in the month of November—and just as to-day we reiterate, without any qualification, both those views—we are now in a position to give the true story of his Majesty's intervention—tactful and constitutional as it has always been, although in the present instance, as we shall show, it has been abortive.

Mastering the Situation.

During the past few weeks his Majesty's guests have included Lord Rosebery and Lord Cawdor—the former the principal spokesman, so far, on behalf of the Peers, and the latter, as is well known, the most active organiser of their Parliamentary opposition to the Budget. As the result of many conversations with these noble lords, no doubt was left in the mind of his Majesty that the Finance Bill would not be allowed to pass—at any rate without a previous appeal to the electorate. The constitutional crisis which would thus arise had never been lost sight of in these discussions. Not only the veto, but the very existence of the Upper Chamber had been taken into consideration as issues likely to arise. Indeed, there is a report, not lacking in elements of authenticity, that upon one of these occasions his Majesty jocularly remarked that he did not wish to be the only hereditary institution left in the country. He is, however, far too constitutional a Sovereign to go one inch beyond delicate and friendly suggestion, being unflinchingly loyal to his Ministerial advisers, to whatever political party they may happen to belong. Thus it became evident that, so far as the Peers were concerned, the die was cast.

His Majesty's Anxiety.

Such was the position at the beginning of last week. To say that it became the subject of grave and earnest reflection on the part of his Majesty, would be simply to give vent to a platitude. In King Edward we have a ruler who, whilst joining freely and heartily in the sports and pleasures of his subjects, sets up for himself a very stern and unbending standard of monarchical responsibility. And thus it came about that, after a few days' reflection, the Prime Minister was summoned to Balmoral. Let it be remembered that this was on the very eve of the conclusion of the Committee stage of the Budget—that is to say, at the psychological moment when the Cabinet would be called upon to determine the exact scope and form of the final amendments to be introduced upon the Report stage.

Mr. Asquith Summoned.

Arrived at the Castle, Mr. Asquith was informed of what, apparently, everybody knew except the Government and their blindly partisan supporters—that the Finance Bill in its present shape was doomed. He was asked whether upon the basis of a preliminary appeal to the electors a *modus vivendi* were possible. Failing this, could the operation of some of the taxes be deferred to a date which, without saying so in express terms, would secure a General Election being held before they came into force? Upon both points we believe Mr. Asquith was adamant. The Government did not admit the right of the Peers to either dictate the date of the General Election or to amend in any way a purely financial measure.

Mediation Abortive.

There had been a suggestion that Lord Lansdowne should join the conference at the end of the week, and out of deference to his Majesty a short adjournment of the Commons had been agreed upon before the Prime Minister left town, in order that there might be every opportunity for a *rapprochement* between the two parties, assuming any basis of negotiation could be agreed upon, and to allow time for any further necessary amendments to be placed upon the paper for the Report stage, but, in view of the attitude of Lords Rosebery and Cawdor on the one hand, and of the Prime Minister on the other, his Majesty could do nothing.

Thus the House of Commons will meet again on Monday next in a position unchanged so far as the Budget is concerned.

Lloyd George and Churchill Jubilant.

In these circumstances, matters will have to take their course. Mr. Lloyd George and Mr. Churchill are delighted at the abortive character of his Majesty's mediation. They are spoiling for a fight with the Lords. On the other hand, Mr. Asquith, Sir Edward Grey, and Mr. Haldane view the situation with the gravest apprehension. They recognise that in the event of defeat at the polls, the prestige of the Liberal party will have received a mortal blow; whilst, should the party come back to power, they are satisfied that its majority will be such as to necessitate an open and definite alliance with the Irish—in other words, Home Rule must become a plank of Liberal policy.

Mr. Burns to Reckon With.

Then there is Mr. Burns to reckon with. We are disclosing no secret when we say that he does not see eye to eye with his colleagues in several matters of recent policy. He is a strong man, and liable at any moment to strike out a line of his own.

The Storm Bursting.

It will thus be seen that the political atmosphere is becoming highly charged; and it was to avert, if possible, the bursting of the storm that his Majesty—most sagacious of statesmen—decided to intervene.

Since going to press with the above, His Majesty has resumed active efforts at peace-making, and a further statement will appear in our next issue.

THE KING AND THE JOHN BULL LEAGUE.

HIS MAJESTY PLACES THE ROYAL BOX OF THE ALBERT HALL AT OUR DISPOSAL.

Owing to the enormous demand for tickets for the League Meeting on October 21st, we ventured to apply to the King for the use of his Box, and as will be seen from the subjoined letter, his Majesty has readily and gracefully acceded to our request. It is this sort of kindly act that so endears the King to the hearts of his subjects.

Balmoral Castle.

Lord Knollys has had the honour of submitting Mr. Ward's letter to the King, and, in reply, is commanded to inform him that his Majesty is happy to grant the use of his Box at the Royal Albert Hall, on the occasion of the meeting of the "John Bull League," on Thursday, the 21st instant.

9th October, 1909.

ANGER.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

I have formulated a theory that every time our wrath is kindled (yea, but a little), some injury is done to our system, some virtue goes out of us, some breath of poison invades our aura. I dare say the Prophet Habbakuk or Mrs. Eddy or the author of Watts' Hymns has already said something of the kind. But my standpoint is a little different. I contend that anger is a pleasure, and that, like all other pleasures, it has to be paid for in the long run.

The Pleasure of Anger.

To establish that anger is a pleasure, one only has to remember that the repression of anger is regarded as a virtue. Which is to say that virtue and dulness are antitheses. Which is perhaps absurd. Which is, at any rate, the universal idea. All the Saints in the Kalendar have been perfectly calm and collected and peaceful when buffeted or insulted or subjected to the usual annoyances which are the special prerogative of the good and patient. We have been taught to turn the other cheek to the smiter. and, no doubt, such an action has its merits as a form of sarcasm. But I am inclined to think that people who bottle up their emotions, do not improve those emotions by keeping them. Some fermentations are bad.

Active Anger.

A sudden explosion of wrath is much sweeter and, in the long run, much kinder than the same article when it has been kept until it is putrid and then allowed to leak out. You may suddenly become annoyed with somebody and hit him over the head, or consign him to perdition, and, in five minutes, you may grasp him warmly by the hand and ask him what he will take to drink. But if you turn the other cheek and meet his evil eye with honeyed words, you will reflect over his wickedness in your bath or in your bed, and say to yourself that, really, in his own interests as well as in those of the human race, he must be punished. Then, when you meet one of his friends, you will whisper slanders and lay the seeds of all sort of unfriendliness.

Microbes of Enmity.

You may say to your best friend that So-and-So is a rascal and a rogue and unfit even to be returned to Parliament, and you may be sorry afterwards for the sneer, and think your friend the best fellow in the world, even when he has given you a very poor dinner. But, by that time, the mischief is done, and you have let loose all sorts of microbes of enmity which are almost impossible to recall. You can easily recall insults which you have delivered in the heat of a moment face to face. In that case, they are scarcely hatched, and you may strangle them very soon after their birth. But no apology, no compensation in terms of money or dinners, can wipe out a reproach which has been received second-hand. Besides, the question of courage comes in. There is a certain amount of pluck required to tell a man what you think of him, even if he may be far too puny to hit you in the eye. Believe me, it is not cowardly to hit a man who can't hit back. On the contrary, it is real moral courage. Moral courage is always safe. The tongue of an enemy may be the ready exponent of unpardonable sarcasms. The tongues of puny people usually are. In that case, a very large quarrel may be built up out of very small disagreements. I speak as a babe.

Sulky Snuffles.

It is often amusing to invite peaceful persons to give their reminiscences of their angry feelings. Some people perhaps are so constituted by nature that they are incapable of anger. Others are so built that, when anybody annoys them, they vent their feelings by slamming doors or poking the fire with exaggerated assiduity. Those people need not be reckoned with very seriously, for, unless we happen to be the victims of nervous debility, we do not care a jot how vigorously they damage the paint or injure the fire-irons. Others, again, feel that they would receive inordinate satisfaction by stamping their feet and uttering profane language. Occasional exuberance of language is a safety-valve against the continuance of evil thoughts.

Hey for the Fifth Rib.

For my part, I believe in the quick expression of anger because it saves a great deal of trouble and worry. It is true that you cannot take back a black eye, but you will probably find that time heals it more rapidly than time can compose the kind of vituperation which lingers. Of course, the very worst sort of resentment is that which is exhibited by cold, calculating sarcasms. The man who is called a liar or a thief, and "assents with civil leer," is a very dangerous body, for he will, perhaps, sit up all night for many weeks mapping out plans of retaliation, like our old friend from Birmingham. But, with the hasty, hot-tempered person, you know exactly where you are. You make allowances for him, too. And he takes full advantage of every allowance. As a general rule, there is nobody so universally popular as the man who wears his temper on his sleeve.

Sterilised Insult.

It is, however, difficult to know what to do when you are angry with the secretive, cold-blooded animal who does you an injury and calmly punishes your resentment by a sterilised duplication of that injury. Violence, whether it be expressed by the tongue or the fists, has no more effect than water thrown upon a cold wall. If the wall were hot, there would at least be an exhibition of steam. The polished politician is usually one of the worst offenders in this respect. You tear him to pieces and prove that he possesses neither principles, nor logic, nor morals, nor any particular loyalty towards the particular party which happens to be the fountain of honours. He rises at the table and murmurs honeyed words about the "lack of logic of his honourable friend," or he sets up an innuendo whereby your staunchest supporters are alienated, or he goes off at a tangent and gives the House to understand that you are not worth noticing because you have, probably, been guilty of discourtesy to your grandmother's cat. Such a course puts the honest man to a serious disadvantage, as Mr. Arthur Balfour and other persons with unsettled convictions and empty minds know only too well. However, there is, probably, a good time coming, when the people will make up their minds that they are not going to stand nonsense any more, and that dubious dialectics are no longer to trample upon plain-dealing.

Forgiveness and Apologies.

The topic of anger suggests those of forgiveness and apologies. I am not a sufficiently good theologian to know for certain whether forgiveness is excusable in any circumstances. My idea is that it only invites a repetition of the original sin. As for apologies, Disraeli or somebody has already put them out of court by saying that they only serve to explain what they cannot alter. I believe the right attitude in the case of a deliberate injury is to turn up the whites of your eyes and snuffle through you nose and say: "I am quite willing to forgive, but it will be impossible for me to forget." That is so transparent a terminological inexactitude that it deceives nobody and will be accepted even by a child or a father-in-law as a declaration of war. Forgiveness is not a Sacrament like Extreme Unction, and, however unctuously offered, is no salve to wounded feelings unless accompanied by an act of oblivion—an act of grace. To forgive without forgetting is merely a juggle with words and an offensive juggle, only to be wiped out with blood and thunder. But resentment requires memory. Supposing a man treads on your coagulated corn as he comes out of church, or hustles you at a bookstall, or sneezes over your best bib and tucker, without expressing his contrition in an adequate mannter. You would require the memory of men and of angels to snub him when you met him at a garden party twelve months later.

Atavistic Anger.

I recall the definition of South that "Anger is, according to some, a transient hatred, or, at least, very like it," but what is the good of anything transient except a dinner by a first-rate cook? I am sure that when anger amounts to righteous indignation, it can never be transient. It must endure from generation to generation and be handed down to our children's children. It is then glorified and amounts to a vendetta, such as all reasonable people must promise and vow against people like Lord Roberts and the other pinchbeck apostles of cow-bell Conscription.

I am sure that all my critics will allow that this is the least angry article I have ever written, and that they will vote me a halo to wear in my hair when they remember the incessant provocations which beset me on every hand throughout this transitory life.

What is a Clerk?

An article of far-reaching importance to all who are engaged in business. Useful alike to the Clerk, the Salesman, the Traveller, the Manager, or the Proprietor of any Business large or small.

If any man that reads this question should himself chance to be a clerk he would undoubtedly be indignant if we were to give as our definition of a clerk—"the man who failed." Yet such is the case if we examine facts with an impartial mind. Men who succeed make definite positions for themselves. They become managers, salesmen, travellers, experts of some kind or another. But the clerk remains just the clerk, because he has no qualification which enables him to do anything more than office work of a more or less mechanical order.

"Yes," we shall be told, "but there are many men who, although they are simply clerks, possess sufficient ability and sufficient brains to make them capable of commanding success in other directions."

Exactly so. There are many clerks who could be successful in other directions, but the fact remains that they are not. Why? Why do they remain in the ranks of

the clerkly failures?—

for the very over-crowding of the ranks of clerks and the average poorness of the pay proves that they are the mass of mediocrity and failure from which the clever and capable few have been sifted out.

It is not that the clerk has no ability, but it is that he has never learned to apply that ability. Anyone who takes the trouble to inquire into the source of success will at once receive a very convincing demonstration of the fact that to-day *it is knowledge that wins*. In other days, influence and the simple virtues of punctuality, steadiness and sobriety were sufficient to ensure a man regular and mechanical advance in his business, but now this is no longer the case. The only men that move up are the men that increase their knowledge.

There is no college, or institution, at which commercial knowledge or information of that sort that a man needs in order to better himself in business can be acquired, but recently there has been published a book which is of the utmost value and importance to any and every man engaged in any kind of business, trade or profession. It is a book of which Messrs. J. S. Fry and Sons wrote: "We strongly advise all commercial men to purchase the work. It is the work *par excellence* for every business man."

The book we refer to is

"The Business Encyclopædia,"

which is not an encyclopædia in the ordinary sense of the word, but an encyclopædia of a specialist kind. It is the first Encyclopædia of Business ever issued, and its immediate success, and great popularity, prove unquestionably that it is an encyclopædia which has been wanted for a very long time. It gives exhaustive expert information on every point of business detail; on professional and legal matters; on financial matters, and on all matters relating to the conduct and progress of business.

It is an easy matter for any man to say to himself, "Oh, no book can tell me more about my business than I know already." This is a big mistake, and a costly one. The business you are engaged in is not the only one of its kind, and the "Business Encyclopædia" has been written by experts, who have had life-long experience in every trade and profession. So that when you refer to the "Business Encyclopædia" you are referring to and making use of the experience of an expert.

A Few of the Contributors.

The new and revised edition of the "Business Encyclopædia" contains stimulative and practical articles on business building, business methods, and business success, written by men who have built up the firms they represent into the gigantic concerns they are to-day. Among the contributors are Mr. Richard Burbidge (Managing Director, Harrod's, Ltd.), Mr. S. J. Waring (Managing Director, Waring and Gillow, Ltd.), Mr. J. Murray Allison (Advertisement Manager to *The Times*), Mr. Laurence R. Dicksee (M.Com. F.C.A., late Professor of Commerce, London University), and many others.

There is not a day which passes, there is not a business difficulty which occurs, there is not a piece of office routine in which you would not find the help of the "Business Encyclopædia" of considerable value to you. We are not speaking in a general sense; we are speaking to every commercial man, and are speaking of every business and every profession. The "Business Encyclopædia" is as extensively used by business principals as by managers and clerks, and all classes find it equally valuable.

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AT IT AGAIN?

THE RICHMOND POLICE AND MOTORISTS.

Our attention has been directed to the case of Mr. N. W. Paddon, of Albemarle Street, W., who was summoned before the Richmond Bench last week for driving his motor at the rate of over 28 miles an hour. Mr. Paddon is a motorist of great experience, and there were special reasons why on this particular occasion he should avoid a high rate of speed. He was driving a Renault chassis, which was taken out for testing with a temporary body, so that it was necessary that Mr. Paddon should drive slowly, as he was testing the lubrication. It was proved that the car was fitted with an up-to-date speedometer and distance recorder, and that when stopped by the police without warning of any sort or kind, the maximum hand of the speedometer recorded 15¼ miles per hour. It was proved that the two constables arrived together, and that they both then stated that the car had covered the measured distance in precisely 16 seconds, upon which calculation they alleged that it had travelled over 220 yards at a speed of 28 miles an hour. It was proved that the driver of the car instantly challenged this statement, and drew the attention of the officers to his speedometer, and to the maximum hand, requesting them in fairness to himself to take note of the record, and bring it into Court if they persisted in summoning him. It was proved that there were nearly three pages in the note-books of the two constables in which they were item by item alike, although they both swore that they had not compared them!

After the constables had taken all particulars, or, to describe it as it was put in Court, after the police had put the motorist "through his catechism," the driver requested them to show him the furlong, as he had a distance recorder on the car, and he desired to test it. At first they demurred, but, being pressed, the senior constable mounted the car and pointed out the measured distance, and the distance recorded on the car showed precisely one-eighth of a mile, or 220 yards, a fact elicited in evidence to prove the correctness of the speedometer, the distance recorder and the speedometer being both actuated by the same spindle. After repeatedly protesting that the charge was unfounded and untrue, the driver went on his way, and was promptly summoned for driving over 20 miles an hour.

In Court the police swore (1) That the driver said to the officer: "We may as well square this job up"; (2) that the driver begged them to look over it; and (3) that the driver said: "I know speedometers can be tampered with, but I have not tampered with this to-day." These were all transparent fabrications; and were denied on oath not only by Mr. Paddon, but by Mr. Montgomery and Mr. McConnell, two gentlemen who were with him, and who are, we may add, the son and step-son of the late Mr. McConnell, K.C., Chairman of the London Sessions. It was admitted in the course of the cross-examination that the two stop-watches held by the officers were respectively started and stopped by signals between the two officers, and that the records of the two watches depended entirely upon the signals given by the two men holding the stop-watches, and if either of them made an error in signalling, either by accident or design, the other watch would nevertheless record the same alleged time.

Sir James Szlumper dismissed the case "on account of the conflict of evidence." The decision was right; the reason given for it wrong. True, there was a "conflict of evidence," three constables against three gentlemen. But evidence should be weighed. We cannot imagine a stronger case than that presented by Mr. Paddon. His car is stopped, and he is charged with driving at a speed exceeding 20 miles an hour. He points to his speedometer registering 15¼ miles per hour. He is told his speedometer is "rotten." He demands that his distance recorder be tested on the furlong, and it is proved to be absolutely correct. He proves that he was driving a car with a temporary body, which necessitated driving slowly. His statements are supported on oath by two gentlemen who were with him. And against this mass of evidence there is the statement of three police officers and the truly remarkable fact that three pages of the note-books of the two constables were item by item alike! The case against Mr. Paddon had been preceded by a similar one against Mr. H. G. Day. The same charges, the same denials, the same result—dismissal. These bogus charges with regard to motorists are a grave scandal, and magistrates alive to their duty ought not to talk about "conflict of evidence" when the conflict has been induced by hard lying on the other side.

WHAT IS YOUR NUMBER?
See Page iii. of Cover.

JERSEY JUSTICE.

We have had something to say about Jersey law in recent issues. Then we were dealing with the way in which the Jersey authorities treat visitors to the Island. In the case we are about to mention the victim is a resident of Jersey. Here are the facts:—

On the 6th of September, a man named William O'Brien appeared before the Criminal Assizes of the Island on a charge of criminal connection with a girl under sixteen years of age. Apparently in Jersey they have juries of 24, and of the jury empanelled to try this case 17 were for a verdict of guilty. Nevertheless the Court declared the prisoner not guilty, and he was accordingly discharged.

Commenting upon the case, the *Jersey Times* said the result was a scandalous miscarriage of justice. We quote from our contemporary:—

> The judgment, that is to say, of 17 of the jury was overridden by that of seven, and a low blackguard was thus able to obtain his acquittal, and was liberated, probably to recommence his evil deeds of all sorts and descriptions, to prowl, so to speak, upon society and to spare neither youth nor innocence in gratifying the instincts of a depraved nature. We are quite ready to admit that the disgraceful antecedents of the fellow had practically nothing to do with the charge for which he was placed on his trial, but is it possible that anyone gifted with the smallest modicum of discrimination can have that doubt of O'Brien's guilt which seven men, absolutely blind to the evidence adduced, manifested yesterday?
>
> There has been a gross miscarriage of justice, and we cannot compliment those jurymen who, by their inconceivable action, procured the acquittal of an infamous scoundrel.

The language is strong, but not a whit too strong. However, O'Brien made what is called a "Remonstrance," upon which our contemporary was duly summoned. The *Jersey Times* instructed the Solicitor-General to enter a plea of justification, but the Court set it aside, and condemned our contemporary to pay £5 and costs. The Court—the Royal Court (Minor Division), as it calls itself—was composed of three jurats, including the Lieutenant-Bailiff, and this tribunal of laymen is permitted to decide upon a question of great public interest without hearing the counsel for the defendants! For when the Solicitor-General intimated that his clients were prepared to substantiate all that was contained in the article, and asked to be heard on the question at issue, the Lieutenant-Bailiff curtly refused. Said the Solicitor-General:—

> I have never heard of such procedure before. On behalf of my clients I have submitted a plea, and though I have not spoken half a dozen words the Court decides against me. I contend that there never was a case of this kind before unless the matter was sent to proof.

It seems to us that the Imperial Government will have to direct its attention to the alteration of the law in Jersey, and to bring it into line with the procedure of civilised countries.

"PROFIT AND PLEASURE" AND "HACKNEY STANDARD" GANG.

AN ABORTIVE APPLICATION.

Having issued a writ against us for libel, the man Douglas, who runs the *Profit and Pleasure* competition frauds, and is the proprietor of a recently resuscitated local sheet called the *Hackney Standard*, last week applied to Mr. Justice Neville in chambers for an injunction to restrain us from further attacks upon him, and from repeating the charges we have already made, pending the trial of the action. After reading the affidavit we filed in opposition, his Lordship dismissed the application—acting upon the well-known dictum of Lord Chief Justice Coleridge:—

> The right of free speech is one which it is for the public interest that individuals should possess and, indeed, that they should exercise without impediment so long as no wrongful act is done, and, unless an alleged libel is untrue, there is no wrong committed, but, on the contrary, often a very wholesome act is performed in the publication and repetition of an alleged libel.

We again remind Douglas that we have brought ourselves well within the purview of the criminal law, if we are unable to substantiate the charge, and we suggest to him that an indictment at the Old Bailey would be a speedier method of vindicating his character and bringing us to book than prolonged litigation in the High Court.

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One week from to-day (Thursday) till the Inaugural Meeting of the League—and every seat in the great Albert Hall applied for over and over again. "Standing Room Only" is already the cry, and long before the President takes the chair "House Full" will be the notice. As will be seen from the announcement on our first page, the time will be whiled away by recitals on the grand organ and selections by the British Imperial Band (which has been such a popular feature at the Coliseum lately). We had hoped to secure the Band of the Coldstream Guards, but at the last moment a doubt arose as to its being available—and we are running no risks. So, thanks to the enterprise of our musical director, Mr. J. M. Glover—the famous Drury Lane conductor—we were enabled to get the magnificent Military Band we have mentioned.

The programme for the meeting is now being settled, but we may again mention that the proceedings will open with the singing by Mr. Leo Stormont of the League Song—with organ and orchestral accompaniment. The words and music of the chorus of the song will be distributed amongst the audience, who will be invited to join in it at the end of each verse. The song is set to an inspiring air, selected by Mr. Glover from nearly two hundred and fifty compositions sent in response to our Fifty Guinea offer. Here is his award:—

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We *can*, however, enrol another hundred thousand members—for which purpose we append the usual coupon, simply reminding our readers that no one can be enrolled except upon such form being filled up.

We again remind readers desirous of being enrolled as members of the League that it is essential that they should fill up the subjoined form of application.

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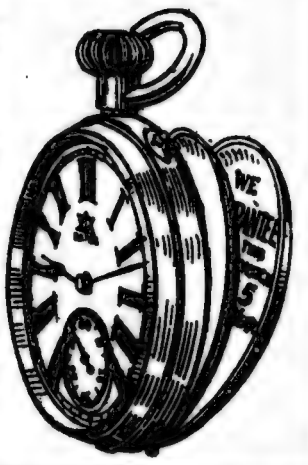

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A PLEA FOR THE POOR PRISONER—WHY SHOULD HE NOT REMAIN ANONYMOUS?

Quite a new course of procedure in the conduct of a criminal case was inaugurated yesterday at the West-end Police Court by Mr. Beak, the presiding magistrate, in response of an impassioned appeal from Mr. Needle, the famous advocate.

In the dock were a couple of villainous-looking creatures, brought up on charges of arson, burglary, assault, manslaughter, pitch-and-toss, and other heinous offences too numerous to mention.

At the commencement of the proceedings, Mr. Needle, evidently speaking under the stress of deep emotion, said he had a plea to advance on behalf of those two unfortunate men they saw before them. He was not there to argue the innocence of the prisoners; he was sorry to say they were only too guilty. What he had to urge was the awful position in which they stood. It might be truly contended that they only stood in the dock by reason of their own misdeeds, but we are all sinners, and which one of us was entitled to throw the first brick? The Court would no doubt proceed in due course to punish his clients, but was that any reason why they should be held up to the execration of the public and cited as horrible examples by that portion of a malicious press which exploited the reports and battened on the details of just such a case as this?

Mr. Beak: While anxious to help you by any means in my power, I must confess I can't quite see what you are driving at.

Mr. Needle: The point is this. On behalf of these young men, call them criminals if you will, I object to any reporter publishing their names or otherwise giving particulars of their identity to the public. The fierce light of the press of to-day sheds a lurid glare on cases of crime and elevates the wrong-doer to a pinnacle of notoriety from which he, in his modesty, would most willingly shrink. It is not his fault if these facts and details are given to the world; he does not desire this ephemeral fame which is spontaneously thrust upon him. Like the modest violet, he would far prefer to blush unseen.

Mr. Beak: Perhaps so, and I agree with much that you say, Mr. Needle, but your eloquence rather confuses me. Have you any application to make?

Mr. Needle: I have, sir. It is this. I ask that you order these gentlemen of the press not to publish the names or descriptions of these two poor fellows in the dock. Consider their feelings when they know that their friends and acquaintances will be informed what they have been up to. I ask you further to order that no artist shall draw pictures of my clients to be printed in the said newspapers——

Mr. Beak: Oh, I shouldn't worry about the portraits. They are never a bit like, you know. They might even serve for the purposes of concealment of identity.

Mr. Needle: Then he would withdraw that, and leave it to the artists to do their worst. But he desired to press his application that the reporters should be ordered to suppress the names.

Mr. Beak: I have given this matter my earnest consideration, and I feel there is much to be said for the contention of counsel. In these days, when the names of prosecutors are allowed to be withheld because publicity would be distasteful, it was easy to apply the same argument to the prisoner. Who desired publicity less than he? Why should his name be blazoned to the world? Was not three months hard, or six, as the case might be, punishment enough? Bred to crime from their early youth, was it to be wondered at that they found themselves in the position in which they stood now? Why add to their sorrows by printing names and addresses? Publicity of this unwelcome kind would deter other criminals from qualifying for the dock. Rogues would become bashful if this notoriety were thrust upon them. Crime might cease, and that would be a terrible thing for all of them. In the circumstances he had no hesitation in asking the reporters not to publish the names of the prisoners.

Our Own Mis-Reporter has no hesitation in disagreeing with this decision, but it is not for him to argue. It is for him just to do his duty, and he therefore herewith gives the names of the prisoners in question.

The two gentlemen in the dock were Mr. Hookey Walker and Mr. Jeremy Diddler.

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THE L.C.C. AND A WORKMAN.

(A plea for a much-wronged man.)

A man named Downham, of 54, Spade Street, Poplar, has called upon us to complain, and, as it seems to us, with reason, of his treatment by the London County Council. Downham was the conductor of a tram between Shoreditch and Poplar, and on December 5 of last year a passenger, getting in at Shoreditch, asked him, as he thought, for two tickets to Poplar. Accordingly, Downham punched two tickets, only to find that the passenger simply wanted one ticket. Downham thought he could sell the second ticket on the top of the car, but it so happened that nobody wanted a twopenny ticket to Poplar, and Downham retained the punched ticket, intending to sell it on his way back to Shoreditch. The car had hardly started on its return journey when an inspector boarded it, saw the tickets, and, pointing to the one which had been punched, asked, "What is this doing with a hole in it?" Downham explained, saying he thought he was justified in selling it on the up journey. The inspector reported the matter and Downham was summarily dismissed.

This happened on December 5, 1908. Downham returned his uniform to the Company on the 9th of the same month. On the following Tuesday a cashier from the Council came to Downham's house and accused him of personating another man named J. R. Ford, a conductor at Poplar, and drawing his money, £1 11s. 3d. Downham told the cashier that he had made a mistake, but he left threatening a warrant. On the following Tuesday Downham was arrested and charged before Mr. Biron, at Stoke Newington, with obtaining by false pretences £1 11s. 3d. Mr. Biron sent the case for trial, and Downham, after being in Brixton Gaol, where he was put in prisoner's clothes, for four days, was liberated on £10 bail. The case came on at Newington Sessions, where it was tried on December 23 by Mr. Wallace, K.C., Chairman of Sessions. After hearing the evidence of only two witnesses, the jury stopped the case with a verdict of "Not guilty," and the Judge, addressing Downham, said, "You are discharged absolutely without a stain upon your character."

Vindication could not be more complete, and Downham therefore went to Mr. Bruce, the Council's manager, asking him what he could do for him. Mr. Bruce answered, "Nothing." Downham asked him for a reference. It was refused. He went to the London United Tramways Company for work. The manager said it would be given if his reference was good. Mr. Bruce refused to give it, and Downham lost the job. And so he went from place to place, but without a reference no one would look at him. Finally, he went back to Mr. Bruce, who admitted he had had "a hard time," and offered him a job of point-turning at 24s. a week. This was on February 15. Downham asked him, what about the heavy expenses of his trial; would the Council do anything? Upon this, Mr. Bruce seems to have lost his temper. Downham left, and took action for damages.

The case came before Judge Woodfall, at Westminster, on October 4. It was proved that the person who stole the £1 11s. 3d., whoever he might be, was in uniform, whereas Downham had given up his. It was not any longer suggested by the Council that Downham had stolen the money, but he was non-suited with costs, on the ground that there was no evidence of want of reasonable and probable cause to go to the jury. The one thing the Council had to go upon was a similarity in the writing of the thief and that of Downham. If proper inquiry had been made by the officers of the Council before arresting Downham, his innocence would have been made apparent to them. As it is, he is not only saddled with a ruinous bill of costs, but the dismissal of his claim for damages will be held by many to leave a stain upon his character.

Nor have Downman's misfortunes ended here. When he went to Scotland Yard to renew his licence, he was told that the Commissioner could not see his way to renew it, but that if he would bring a letter from somebody who was willing to employ him, the Commissioner would consider it!

Do the London County Council think they have acted fairly by Downman? With a wife and four young children to keep he has sold or pawned every little thing he owned to stave off starvation, even to his wife's marriage ring. In the prime of life (32), a steady, honest, industrious man, as his references show, there is nothing left for him or his but the workhouse. He and his have been cruelly wronged. Is there any reader of John Bull who will lend him a hand in his extremity?

£430 DIVIDED IN PICTURE COUPLETS.

What you have to do. ☛ Below you will find the first line of a Picture Couplet together with a little sketch. What you have to do is to make a couplet by adding another line, the last word of which must rhyme with the last word of the line given. ☚ **What you have to do.**

Ten Big Cash Prizes Awarded Weekly.

When you have written your couplet on the entry form fill in your name and address in the space provided, cut out the entry form, attach to it a POSTAL ORDER FOR SIXPENCE, and place it in an envelope, addressed to the Editor, *Pearson's Weekly*, Henrietta Street, London, W.C.

☛ Mark your envelope "Maid" in the top left-hand corner.

All attempts must arrive on or before Thursday, October 21st.

Everyone who enters must compete on the printed entry form, and send a postal order for 6d. with it. The P.O. must be made payable to C. Arthur Pearson, Ltd., and should be crossed "& Co." The number must be written in the space provided on the entry form. Where one P.O. of higher value is sent to cover more than one attempt the number of this P.O. should be written on each entry form.

Of the amount received (after deducting ten per cent.) three-fourths will be divided amongst the senders of the ten lines which are considered to be the best by the adjudicators, by whom originality of idea will be taken into consideration.

The remaining one-fourth will be awarded in gifts among those competitors whose efforts show merit.

The Editor of *Pearson's Weekly* will accept no responsibility in regard to the loss or non-delivery of any attempt submitted.

The full conditions of the contest appear in this week's *Pearson's Weekly*.

The result will appear in *Pearson's Weekly* only.

YOU MAY USE THIS ENTRY FORM.

No. of Postal Order

When the pretty maid came to the Browns down at Rye

_____

_____

I agree to abide by the published decision and to accept it as final, and I enter only on this understanding, and I agree to abide by the conditions printed in "Pearson's Weekly."

SIGNED .....

ADDRESS .....

.....

J.B. .....

When the pretty maid came to the Brown's down at Rye *Ex-under second one—not to be used:* She looked charming and dainty and not a bit shy.

HUMAN DOCUMENT.—LXIV.

(Job wanted for a good bricklayer.)

A correspondent sends the following:—

On reading your Human Documents, I determined to write to you on a very deserving case indeed. I know the case to be a particularly hard one. The man, Edward Saker by name, is a bricklayer, and is a very good workman—honest, steady, sober, and industrious—but for the last two years has not had sufficient work to keep his family of four young children and wife. They have persevered and tried with all their might to keep up, but withal they have gone so low that they have had to seek a home in that most dreaded place, the union. This man, though a very competent workman as a bricklayer, has tried to get work at the docks and in every conceivable way to get a living. They once had a comfortable home, but bit by bit it has gone to purchase food and keep a roof over their heads. If any of your readers have an opening for a competent man in the bricklayers or jobbing line, this man would be very glad and grateful, and would do his best. A living wage and a permanent job is what he desires. This case is very hard, and deserving the sympathy of all charitable people. I earnestly hope this will be the means of doing them some good.

THE LATE "PONY" MOORE.

(How he scented danger, and cleared out.)

The late Mr. "Pony" Moore was not thus nicknamed as has been alleged, because he at one time drove ponies at a circus. As a matter of fact, the sobriquet originated in his fancy for driving about London in a small carriage drawn by four cream-coloured ponies. For many years he resided in a detached villa in Church Street, Chelsea, in the neighbourhood of which his strange equipage was often seen. He was a self-made man of very little education, and did not shine so much as an actor or a singer, but as a man of business. For many years his earnings at the St. James's Hall were very large, but some fifteen years ago there were signs of a change in public taste, and the old songs about baby going to Heaven or the delights of Old Kentucky began to pall. George Washington Moore was quick to grasp the situation, and he contrived to "unload" in time through a financial firm, who turned the concern into a limited liability company, which went wrong in a comparatively short space of time. The purchase price was something like £30,000, although Moore himself did not, of course, get it all. He had some good points, and often came to the rescue of professional brethren in distress. In 1870, when war broke out between France and Germany, the once-popular Vokes family were acting at one of the Paris theatres. Amidst the general excitement, of course, business was bad. The company had to clear out of Paris as quickly as possible, and, unfortunately, they had not sufficient money to pay their fares to London. Fred Vokes met "Pony" Moore by accident on the Boulevards, and the latter promptly advanced him a good round sum. Some years afterwards, Fred Vokes was married to "Pony" Moore's daughter.

"THE BLIND RECTOR'S WIFE."

To the Editor of JOHN BULL.

Portscatho, Falmouth,
October 8th, 1909.

SIR,—In your current issue the Bishop of Rochester writes:—"In writing to myself the Bishop of Truro referred to the occurrence and gave his decision, describing Mr. Martin as 'grossly maligned.'"

I beg to say that in conversation with me the Bishop of Truro said:—"No one is more anxious that Mr. Martin should leave St. Gerrans than I am." If the Bishop of Truro now thinks that Mr. Martin has been "grossly maligned," he certainly did not think so when I saw him in his study.

Your obedient servant,
A PARISHIONER OF ST. GERRANS, CORNWALL.

"JOHN BULL'S" WEEKLY LIMERICK.

A candidate named Dr. Lunn,
Determined subscriptions to shun.
When at Boston election
They make their selection
He'll find that he isn't the one.

"RETLAW."

SPECIAL NOTICE.

Important Health Opportunity for "John Bull" Readers.

Arrangements have been made for all JOHN BULL readers, whether resident in London, the country, or the Colonies, who do not enjoy perfect health to receive without any charge an explanatory illustrated booklet describing the medicineless cure of illness and an individual letter upon the reader's own case from the world famous physical culture specialist, Mr. Eugen Sandow. In order to take advantage of this arrangement, which is open to readers of any age, or to parents on behalf of their children, it is only necessary to write, fully describing your health requirements, to Mr. Sandow, and to mention the fact that you are a reader of JOHN BULL.

A copy of any ONE of the below-mentioned illustrated booklets explaining the Sandow method for the natural cure of various illnesses will be sent post free to town, country, or colonial readers, without charge or obligation to follow the advice it contains. Applicants of either sex should write with particulars of the ailment suffered to Mr. Sandow, mentioning this announcement in JOHN BULL. This Health Library of twenty-four separate little volumes has been specially prepared by Mr. Sandow to give everyone who desires perfect health, or the cure of any specific ailment in which Curative Physical Culture can be employed as a successful agent, the convenient opportunity of investigating without trouble or cost the likelihood of the Sandow treatment proving the means of the complete recovery of health in their own cases as it has already proved in so many others.

1. Indigestion and Dyspepsia.
2. Constipation and its Cure.
3. Liver Troubles.
4. Nervous Disorders in Men.
5. Nervous Disorders in Women.
6. Obesity in Men.
7. Obesity in Women.
8. Heart Affections.
9. Lung and Chest Complaints.
10. Rheumatism and Gout.
11. Anæmia: Its Cause and Cure
12. Kidney Disorders: Functional and Chronic.
13. Lack of Vigour.
14. Physical Deformities in Men.
15. Physical Deformities in Women.
16. Functional Defects in Speech
17. Circulatory Disorders.
18. Skin Disorders.
19. Physical Development for Men.
20. Everyday Health.
21. Boys' and Girls' Health and Ailments.
22. Figure Culture for Women.
23. Insomnia.
24. Neurasthenia.

Whilst it is not suggested that Mr. Sandow's science is in any sense a cure-all, there is no doubt that in particular this arrangement will be found to be a great boon to all those of our readers who suffer from any of the digestive complaints which are nowadays so difficult to avoid, and yet so hard to cure when once contracted.

Those whose nervous systems are not what they might be should also not fail to secure an opinion from Mr. Sandow, for there is no man living who is so successful in dealing with cases of nervous breakdown as he.

Weak hearts, weak backs, curved spines, obesity, uric acid complications, weak chests and other physical deficiencies, indeed too many illnesses to name here, can be cured by scientific exercises. In cases which are unsuitable for his method of treatment Mr. Sandow will frankly tell the applicant so.

There will be no charge whatever made to Readers of JOHN BULL for either the booklet or Mr. Sandow's opinion as to the suitability of their cases for exercise treatment, nor is any obligation to adopt Mr. Sandow's advice placed upon those readers who follow these simple instructions, but there is no doubt that his opinion upon the possibility of improved health for anyone cannot be other than of great value, for, as is vouched for by *Truth's* investigator, 99 out of every 100 people who follow his advice obtain relief from whatever may be their physical disorders.

The address to write to, mentioning that you are a JOHN BULL reader, is Eugen Sandow, 32, St. James' Street, London, S.W.

AMONG THE LAWYERS.

THE PUBLIC TRUSTEE.

We do not often worry the Public Trustee nowadays, but we think the following letter is worth consideration:—

No doubt some readers of your paper believe that the Public Trustee is "the poor man's trustee." How illusory that statement is is shown by a perusal of the Green Handbook issued from 3 and 4, Clements' Inn. It is a well-known maxim of equity that a trustee shall not be allowed any recompense or "pay" for the work he undertakes, but Parliament ignored this time-honoured principle when the Public Trustee Act was passed, as a perusal of the pamphlet above referred to will show. Page 20, Paragraph 36, reads: "There are three classes of fees, Capital Fee, Income Fee, and Investment Fee." Mark you, *only* three.

Let us take, for the sake of argument, a supposititious case, but a quite possible one. A trust estate consists of £2,000 invested at £4 per cent., and brings in for the tenant for life £80 a year. The Public Trustee is appointed. His Capital Fee is £10. The Capital is therefore considerably reduced as it must be borne in mind that on the change of Trustees the cost of transfer of the investments is not small. Let us, however, agree the capital at £1,985. From the income each year the Public Trustee takes £2. If, however, he considers the investments not safe enough and he re-invests, he takes a fee of 10s. per cent. on the sum invested.

The money, of course, goes to pay the officials' salaries and the upkeep of the large offices in the Strand. As against these fees the persons interested in the trust money get, as a recompense, the fact that the Public Trustee is, in law, a Corporation, and, therefore, never dies (thus saving the appointment of any new trustees), and also the fact that the State guarantees his fidelity.

I think, however, that on a perusal of the facts from both standpoints, it will be easily seen that the verdict is against officialism. The private trustee is usually on the spot, knows the family, can give advice on domestic matters, and is generally more sympathetic and more considerate of the interests of the beneficiaries than a Government official who in actual practice leaves the bulk of his work in the hands of subordinates.

There can be only one answer to the query as to whether the Public Trustee is the poor man's friend. He is a luxury for the rich, as his fees vary in proportion to the size of the estate he administers.

CENT. PER CENT.

When the Moneylenders Act was passed some believed it would have a sensible effect in moderating unsurious charges. It has undoubtedly been of some service to those who have appealed to the Courts, and who have been able to show that the charges were "harsh and unconscionable," but it is to be feared that the percentage of such cases is very small.

Referring to our remarks in our issue of September 25th, upon imprisonment for debt, a correspondent gives us particulars of a deal he has had with Seymour and Whiteman, of 32, Walbrook. Our correspondent borrowed £55 from them on the security of a Bill of Sale on his furniture, with the verbal understanding that principal and interest was to be repaid by 24 monthly instalments of 70s. each, but, apparently, the Bill of Sale carried 60 per cent. interest on the unpaid balance. After paying 22 instalments, namely £77, our correspondent tendered £7 more as settlement, but this was refused and the demand made for £28 7s. balance. Our correspondent not being able to pay the sum immediately, the moneylenders suggested that he should renew the Bill of Sale for £42, to be repaid at the rate of 45s. per month with 60 per cent. interest on the unpaid balance. The old balance of £28 7s., as made out by the moneylenders, having been deducted from the new loan of £42, £13 13s. remained. The moneylenders charged 25s. for fresh renewal expenses, which left a net payment of £12 8s. in cash. Off this new loan our correspondent has now paid 31 instalments amounting to £69 15s. 1d., or £27 15s. beyond the loan. On three occasions during the last 2½ years he has asked for extension of instalment payment for 14 days, but on each occasion has been refused and threatened with foreclosure by Cox and Co. (of Finsbury Park), who, apparently, took over Seymour and Whiteman's business about June, 1908. As the matter now stands our correspondent has repaid the loan plus £27 15s. interest, and Cox and Co. claim from him another £52, statement of account being refused. If our correspondent takes our advice he will pay no more, but will appeal to the Courts for protection, where we do not doubt that, unless he comes before one of the two or three mad magistrates on the London Bench, he will be given relief on the ground that the charges are "harsh and unconscionable."

"OBSTRUCTING THE POLICE."

Our attention has been directed to the case of Thomas Henry Burnett, brought before Mr. Cluer, at the Old Street Police Court, on a charge of "obstructing the police in the execution of their duty." It appears that Burnett, a young man in the twenties, stopped one night to listen to some speakers at an open-air meeting of Salvationists held in the New North Road, Hoxton. Apparently Burnett has no great admiration for the Army. Anyway, he put some pertinent questions to speakers as to the responsibility of the Salvation Army authorities for sweating persons in their employment. The Salvationists replied by starting a hymn, but so soon as it was over Burnett repeated his question. Thereupon a couple of constables seized him, and took him to the police station, where he was charged with "obstructing the police," and kept in a cell for two hours before he was let out on bail. It should be mentioned that the Salvationists preferred no charge either at their meeting or at the police station, nor did they make any complaint to the police. When the case came before Mr. Cluer, he put the constables in the box, and asked them why they made the charge. There was not a shadow of evidence that Burnett had obstructed the police. To do them justice, the constables did not allege it in the witness-box, and, of course, the magistrate dismissed the case. But Burnett lost a day's work over it, not to speak of his being locked up in a cell, and he is afraid that his arrest may prejudice him with his employers, if it does not cost him his situation. He wants to know if he is not entitled to compensation. We certainly think he is. But how he is to get it is another matter.

Six-hundred-and-fifteen jury actions are, at the time of writing, awaiting trial in the King's Bench. Was not it Dr. Johnson who described patience as "sovereign o'er transmuted ill"? The last litigants on the list will need all they possess of the quality.

LEGAL ANSWERS.

Recovery of Rates.—(W.G., Kennington.)—The rate collector must first summon you, and then a distress warrant will be issued if you don't pay. The rates are payable when demanded, and it is a mistake to think they are not due till the end of the half-year. When the collector distrains he is not entitled to leave a man in possession as in the case of a distress for rent, and he must remove the goods on which he distrains and hold them for five days. You should complain to the Town Clerk of the irregularity.

Work and Wages.—(W.D.)—You should apply at once to the police magistrate for a summons against the sub-contractor for detaining wages due to you, and thus make the matter public. If a summons is refused, your only course is to issue a county court summons, and then garnishee any money due from Henry S. Hay and Son to the sub-contractor.

Money Lending by Post.—(Poor Boy.)—If the transaction was done by post, as stated, it would be void.

School Teacher's Pension.—(C.F.G.)—It seems to us doubtful if the School Teachers' Superannuation Act applies, but you might write to the Board of Education and ask if they can grant you anything, on the ground of incapacity by illness.

Fined on Non-appearance.—(Head Chauffeur.)—If you disregard a summons to appear, and do not inquire when the adjournment is, you deserve all you get. The Court has power to fine in absence of defendant.

Executor to Will.—(Sheffield.)—An executor can renounce probate if he is not in a position to act. If he acts he takes no responsibility beyond the amount of the assets. The testator should name more than one executor.

Bill of Sale.—(Anxious.)—It seems to us that the transaction was void, and the bill of sale might have been set aside. You should now put the matter in the hands of a solicitor and bring an action against the money lender for damages on the ground that the lender was unregistered, the loan was not made at his registered place of business (as he had none), and that the bill of sale was void, and that therefore the seizure and sale were a trespass, for which damages can be claimed.

Validity of Will.—(W.W., Rochester.)—The intervention of a solicitor in making a will is only necessary if there are complicated interests to be considered. If a will is simple it is quite easy to make it, and it is valid if there are two witnesses in whose presence the testator signs.

Apprentice.—(A.H.)—We do not think that the master is entitled to stop the wages. You should demand them in full, and summon him if he refuses.

Agreement.—(Executor.)—If you can prove the agreement, which it seems you have sufficient evidence to do, you should summon the executors in the County Court for the sum due. The only difficulty is in showing what the consideration for the agreement was, as if it was merely a promise to make an annual gift you could not enforce it.

DO YOU WANT TO MAKE MONEY?

If so, write for our Prospectus, it costs you nothing, we return your stamps. We will show you profits of 400 per cent yearly in a substantial permanent company with a monopoly by a Government grant: your principal and interest is thoroughly secured. It is an exceptional opportunity for people wanting a permanent and safe income without any risk. It will be said such profits are impossible without risk! But it is possible, money is made by taking advantage of opportunities; this we have done which makes us able to offer such inducements.

Easy Terms in Payments.

GODFREY, 18, Featherstone Bldgs., London.

HOW SCURF KILLS THE HAIR AND DESTROYS ITS BEAUTY.

World's Greatest Hair Specialist Warns Readers of "John Bull" of the Many Unseen Dangers Which Threaten Their Hair, and Shows How by a Simple Method They can Banish Baldness and Greyness and Vastly Enhance the Beauty and Luxuriance of Their Tresses.

WRITE TO-DAY FOR COMPLETE OUTFIT FOR HAIR DRILL AND PRESENTATION PACKAGE OF DELIGHTFUL SHAMPOO POWDER—BOTH WILL BE SENT YOU FREE OF CHARGE.

Get a clean piece of white paper. Place it on your dressing-table. Now brush and comb your hair in such a way that the paper receives all matters brushed from the scalp and hair.

You will be surprised.

Look at the dust. See, too, how this dust brings some of your hair with it.

Well, that is the danger.

The dust settles on the scalp, and, by blocking up the mouth of the hair shafts, causes the hair to become weak. The natural moisture of the scalp, too, causes the dust to settle into small cakes, and when the latter are dislodged by brush or comb they bring with them the weakened hairs.

Then, again, this caked dust often causes what is known as "scalp irritation" or "scalp soreness," which is absolutely fatal to life of the hair.

Now, here is the way to keep your scalp and hair beautifully clean and your head cool in the hottest weather.

All This is Free to You.

A Cremex Shampoo Powder will be sent free to all who write for the "Harlene" Gift Toilet Outfit, consisting of:—

1. The Packet of "Cremex" above referred to.

2. A bottle of the well-known hair-tonic, "Harlene-for-the-Hair," containing a sufficient supply to last you for a week's daily use.

3. A copy of the "Harlene Hair-Drill" Manual, containing full instructions for enabling you to "drill" your hair into luxuriant perfection by a pleasant method which only occupies two or three minutes of your time daily.

"Cremex" is a delightful shampoo powder, which will keep your scalp and hair beautifully clean under all circumstances. It contains no dangerous chemical ingredients.

Mr. Edwards is so anxious that everyone should have the opportunity of testing what "Harlene" can do to improve the hair in quantity and quality that he is willing to send to every applicant all the necessary materials and instructions free. There is nothing, therefore, to prevent anyone in any part of the world from trying this famous Toilet Treatment, without inconvenience or expense, and even one week will be found sufficient to prove the value of this world-famed system of hair-culture.

Almost from the very first application the hair ceases to fall out, and shows every evidence of an undoubted improvement in "tone." The colour comes back to hair that has grown faded and dull-looking. Hair that is limp and lifeless-looking quickly begins to show signs of renewed strength and vigour. If there are bald patches they speedily vanish. In short, there will be an all-round improvement both in the appearance and health of your hair of quite 100 per cent.

If you hesitate as to whether "Harlene Hair-Drill" is necessary in your case, just ask yourself these questions:—

Is my hair falling out or getting thinner?

Is it turning grey?

Is it losing its natural lustre or its colour?

Am I bald or going bald?

If any of these questions must be candidly answered in the affirmative, then you will be well-advised to seize the present opportunity of trying for yourself, without any expense on your part, what "Harlene Hair-Drill," together with "Cremex" Shampoo Powder, can do to help you to grow abundant and healthy hair.

Hair Troubles and their Cure.

From its exposed position your hair is exceptionally open to the attacks of the various destructive micro-organisms which abound in the surrounding atmosphere.

These attacks take various forms. Sometimes the hair-root, sometimes the hair-forming cells of the scalp, sometimes the natural lubricant with which the Hair is supplied by Nature, sometimes the cells of the hair proper are affected, and if you do not take care to strengthen your hair against these assaults, it will very likely succumb.

Fortunately, however, the hair besides being easily affected by weaknesses of every kind, just as easily responds to the remedial and invigorating influences of "Harlene Hair-Drill."

This is where your chance comes in; your chance of keeping your hair strong and well-coloured for the whole of your life.

What this Free Toilet Outfit will do.

The Free Toilet Outfit which you can obtain to-day, either by calling for it or writing for it, is one that will:—

Absolutely put a stop to any falling or thinning of your hair.

Quickly check the fading of the colour of your hair.

Soon clear away all scurf and dandruff from your scalp.

Immediately start your hair growing as profusely and vigorously and beautifully as ever it did.

Remove any troublesome irritation of the scalp that may be causing you discomfort; and

Immeasurably improve the growth and appearance of your hair, consequently keeping you from looking any older than there is any need.

Whatever you do, do not treat your hair with neglect if you wish to preserve a youthful and pleasing appearance — an important factor in achieving success and maintaining a good position in life.

Try what "Harlene Hair-Drill" will do to improve your hair in quantity, in appearance, in colour, in every respect. Fill up the accompanying form of application, and post it with three penny stamps to cover postage, when the "Harlene Hair-Drill" Outfit will be immediately despatched to you. If convenient, you are invited to call personally at the head offices of the Edwards' Harlene Co., 95 and 96, High Holborn, London, W.C., and receive your Outfit over the counter, when no stamps or money will be asked for.

Subsequent supplies of Harlene can be obtained from all leading chemists and stores in 1s., 2s. 6d., and 4s. 6d. bottles, and of "Cremex" Shampoo Powders in boxes of six for one shilling. If unobtainable in your district, supplies may be had direct and post free on receipt of postal order at The Harlene Offices, 95 and 96, High Holborn, London, W.C.

Does your head shed scurf and dust when it is brushed and combed? If so, take this kindly-meant warning and send to-day for a Free "Harlene Hair-Drill" Outfit. This contains a special Shampoo Powder which will free the head from scurf and dust of all kinds. If you allow scurf and dust to remain on your head you are suffocating the life of your hair—besides, it is very bad for you socially for your hair to be full of these dusty particles.

With the Outfit you will also receive full illustrated instructions for the proper carrying-out of "Harlene Hair-Drill." Why not send for your Free Outfit to-day?

THIS COUPON IS GOOD FOR "HARLENE HAIR DRILL" OUTFIT FREE OF CHARGE.

JOHN BULL, Oct. 16, 1909.

To be filled up and sent to:—

Messrs. EDWARDS' HARLENE CO., 95 and 96, High Holborn, London, W.C.

GENTLEMEN,—I should like to try "Harlene Hair-Drill" for one week free of charge, and accept your offer of a Presentation Outfit, which I will use in accordance with the directions.

NAME .....

ADDRESS .....

.....

FACT AND FANCY.

By Irene Miller.

THE STRANGE FORCE OF FAITH.

There is something tragically amusing in the over-credulity of others. There was "laughter in Court" when Miss Wrigglesworth, whose brother stood charged with assaulting her seducer, told Mr. Plowden that she expected the man "to stand by her all her life." The cynical world laughed. And small wonder! How is it people seem so unable, or unwilling, to read human nature from the book of life that is constantly open before their eyes? The heroine of Théophile Gautier's "Mademoiselle De Maupin" had rare discrimination. Youthful, *chic*, and extra-ordinarily beautiful, she yet had judgment enough to say to a still adoring lover in her farewell letter:—"I can hear you exclaiming very gallantly that I am not one of those women from whom a man *ever* desires to separate. Good heavens! why not from me as well as from another?" Mademoiselle knew too well the inevitableness of "Love's sad satiety."

Credulity, Faith, Hope—they are so near akin it is hard to tell where one glides into the other. For instance, the famous Shrine at Lourdes has been performing satisfactorily once more. A Miss Lewis, of Hackney, who had vainly undergone medical treatment for two years, has spent four days there, bathed in the waters near the miraculous Grotto, and been restored to perfect health.

There is no reason for refusing to credit her assertion. Beyond any question the moral effect of faith is absolutely stupendous. Christian Science could not continue to flourish as it does, did it not assuredly work some cures where the best efforts of doctors have been vain.

In "False Gods," at His Majesty's Theatre, there is depicted a scene wherein the sick are gathered hopefully around the shrine of a deity. They are full of a perfect faith that if he only pleases the god can cure their ills. And no doubt but that, on the Christian Science and Lourdes Grotto principle, gods of stone could, and did in very sooth, work miraculous cures.

An awful feature of the great power of faith or credulity, or self-deception, was shown in the days when the capital crime of witchcraft was believed in and brutally persecuted. It is easy for us to sneer at the credulity of those who swallowed this absurdity, but only think of the number of both men and women who were found to confess themselves guilty. Sometimes the assertion must have been knowingly a lie; many a woman nowadays would swear to absolutely anything to avoid seeing her young children tortured in her presence, as a means of extracting a required confession. Sir George Mackenzie, who conducted many Scotch trials for witchcraft, recorded that he was several times told "under secrecie" that the prisoner had deliberately chosen to declare herself guilty and die, rather than accept a chance of life with the awful name "witch" clinging to her.

But there were thousands of cases where this self-accusation was voluntary and gloried in amid the very flames of the stake. A writer of the fifteenth century tells of seeing a large number of women and some men being burned alive who had publicly confessed to "the use of Satan's unguents, to dances, feasts, and consort with devils." Many of the Popes in their own day were credited with dealings in magic, and Pope Sylvester is reported on his death-bed to have ordered his hands to be cut off and his tongue torn out, because he had gained power from the devil, having been taught the art when Bishop of Rheims.

October has ever been the month of ghosts—of course, its climax is All Hallow's E'en. Even in this sceptical age ghosts still hold their own; they it is, and not fear of hovering effluvia or possible microbes, that make churchyards avoided by the solitary after nightfall.

The horrible account of the baby recently hauled out of the canal, and found to be cruelly burned with acids reminds me of a ghost-yarn believed now on the East Coast of Scotland. Long ago a midwife was taken at night with much secrecy to attend a lady. In the room was a blazing fire that the lady's husband kept piling up, despite remonstrances. At length the reason was seen. The instant the child was born the man seized it, and thrust it bodily into the glowing depths of the fire, poking it in with his big riding-boots. The nurse contrived to cut away a piece of the bed-curtains, and by this clue the man was later on brought to justice and hanged for murder. Now comes the ghostly business! Belated travellers have had their hair made to stand on end by beholding the shadowy form of a man rushing wildly over the moor whereon the gallows stood, closely pursued by a tiny naked baby blazing in flames. Oh-h-h! !

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"CANADIAN EMIGRANTS, BEWARE!"

[An interesting extract from the "Daily Times," Moncton, N.B., illustrating the degree of respect in which the British flag is held at Toronto.]

OUTRAGE UPON BRITISH FLAG.

AMERICAN VISITOR TRAILED IT THROUGH THE DIRT IN TORONTO.

POLICE WOLDN'T STOP IT.

INDIGNANT CITIZEN COMPLAINED TO THE AUTHORITIES RECEIVED AN AMAZING REPLY.

The aggravating sight of British flags being trailed through the streets of Toronto behind a tallyho loaded with visiting men and women, and a lavish display of American flags, was witnessed yesterday afternoon, and aroused natural indignation.

Near the Metropolitan Church Mr. Montalieu Nesbitt, who is with the law firm of Beatty, Blackstock, Fasken and Chadwick, saw the party and endeavoured to have the outrage terminated.

OFFICER SAID "DO IT YOURSELF."

"I protested to a policeman on the corner and asked him to stop it," Mr. Nesbitt said to the *News*.

"Oh, go and do it yourself," he says the officer retorted.

"Now if I had gone at it, I would have got into a mix up, and in all probability been arrested. The policeman flatly refused to interfere, so I hurried over to the City Hall to complain to Mayor Oliver. His Worship was out, but in his office I was referred to the Chief of Police. Col. Grasett was out too, but I saw a sergeant, who apparently did not think much of the indignity and insult that was being thrown at us in our own city.

AN ASTOUNDING REPLY.

"The sergeant informed me that he supposed if any persons wanted to buy British flags they owned them and could trail them along through the dirt or do what they liked with them."

"What do you think of that?" concluded Mr. Nesbitt. "I lived in the United States for several years, and do know what would happen if such an outrage was ever attempted anywhere over there! Why the perpetrators would be shot."

It was certainly a humiliating sight on a street of a city in a British Colony. Aliens celebrating a day which commemorates British reverses, trailing the British flag through the dust!"

MANY COMPLAINTS.

Numerous complaints were heard yesterday of the way in which the Stars and Stripes were flaunted here. Mr. H. R. Jackson, of the City Hall, told of a big automobile profusely decorated with American flags and a little Union Jack sticking out at the back.

A monster car in front of the King Edward was also among those which attracted attention by its get-up in Old Glory.

LLOYD, McGREGOR & CO.

In connection with Lloyd, McGregor and Co.—as they call themselves—rascals whom we recently warned our readers against—we have been told of an incident which illustrates the almost incredible gullibility of the public. It will be remembered that Lloyd, McGregor and Co., who called themselves "General Bankers," offered to open accounts with anybody who might apply, enabling the customer to overdraw £10 for every £1 sent to them. The fraud was so patent that one would suppose it would not deceive a child, and yet a working man came to our informant and actually proposed to borrow £10 at heavy interest, that he might forward it to Lloyd, McGregor and Co., and so be entitled to open an account and draw, in consideration of the £10 paid, until the overdraft reached £90!

BIRTHDAYS OF THE WEEK.

"JOHN BULL'S" GREETINGS.

October 10th.—RUFUS ISAACS, K.C.

A pleader of many successful causes.—*Proverbial.*

October 10th.—CARDINAL MERRY DEL VAL.

Never was Legate or Cardinal that did good in England.
—*Olde sawe.*

October 11th.—BERNARD PARTRIDGE.

The artist is the son of his time.—*Schiller.*

October 16th.—JOHN BURNS.

There's a dignity in labour.—*Swain.*

THE VALUE of Quaker Oats as a staple food is best realized by comparing it with the food-value of meat.

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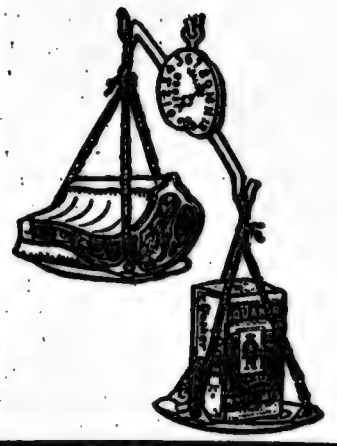

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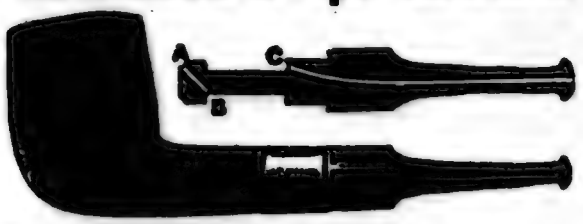

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MORE WAR OFFICE REVELATIONS.

AN ARMY DIVIDED.

By Howard Hensman.

It is quite time that the general public learned something of the manner in which the Army is being administered at the present time, and the friction and jealousy that exists between the principal officers at Headquarters. For some time past it has been apparent to those who are in anything like close touch with the Army that those placed in control of it were not working in that harmony that is imperative if the efficiency of the Service is not to be impaired.

The case of the Aldershot Command is, perhaps, the most flagrant of all. The troops here represent our Striking Force, and as such are supposed to be instantly ready for war and to be trained in time of peace under those who would lead them in the field. This, however, is not the case. It is definitely settled by the Headquarter Staff that if war came to-morrow the command of the troops at Aldershot would be taken out of the hands of Lieutenant-General Sir H. L. Smith-Dorrien and given to Sir John French. As a soldier, of course, General French stands higher than General Smith-Dorrien, so that the country would probably not lose by this change.

It is, however, a gross violation of the pledges given to the House of Commons by Mr. Haldane that our troops should be trained by the men who were to lead them in war. When General Smith-Dorrien was brought home from Quetta to take command at Aldershot very general surprise was expressed. He was a comparatively junior officer and had never led troops in action until he was given command of the 19th Infantry Brigade in South Africa at a time when we were desperately hard up for leaders. At that time he was not even a Major-General.

He was appointed to Aldershot solely to train the troops upon lines laid down by General French and with no idea of him ever leading his men in the field. This was made very clear to him soon after he arrived in this country, and upon such occasions as he has attempted to deviate from the system of training laid down by his immediate predecessor in the command he has been sharply pulled up by the War Office. Independence of thought and action is a thing that is strongly discountenanced by the present Headquarter Staff.

Precisely the same state of affairs prevails on Salisbury Plain. Here, General Sir Charles Douglas, who took over the command in June last, is not even allowed to lead his men in the manœuvres, the control being taken out of his hands and given to Sir Arthur Paget.

The root of the whole trouble, to speak plainly, is General Sir William Nicholson, the Chief of the General Staff, who has studiously endeavoured, ever since he received this appointment eighteen months ago, to establish an autocracy at the War Office in much the same fashion as Sir John Fisher has succeeded in doing at the Admiralty. General Nicholson, as his whole military career plainly demonstrates, cannot brook opposition and must be all-powerful.

He had not been Quartermaster-General very long before he commenced a movement that had for its object the removal of General Sir Neville Lyttelton from his position of Chief of the General Staff, and the substitution of himself. In this, of course, he was ultimately successful, and since that time has wielded power with an iron hand.

In order to render his rule more absolute, General Nicholson has pursued the principle of recommending quite junior officers for high appointments. The post of Quartermaster-General of the Army has always been recognised as one of the most responsible in the Army, and the names of those who have filled this post include some of the finest soldiers the Service has produced. Yet when he vacated the position to become Chief of the General Staff, General Nicholson used the whole of his influence to have a comparatively untried officer in the person of Major-General Sir H. S. G. Miles appointed to the post. The Board of Selection gave way at the finish, though it is asserted that the Duke of Connaught, then, of course, out of England but still President of the Board, was never as much as consulted.

In many other ways the War Office stands revealed at the present moment as a "house divided against itself." The recent cavalry manœuvres supply an illustration of this. Thirteen regiments took part in these operations, and it would have been thought that a cavalry officer of ripe experience and judgment would have been called upon to take charge of these troops. As a matter of fact, Major-General Douglas Haig was given the command. General Haig, though he has proved himself a good "office man," has had very little experience of handling troops on the field. As a matter of fact he has never commanded a Cavalry Brigade in his life.

It is not too much to say that General Haig owed his appointment to command the Cavalry Division during the recent manœuvres solely to the fact that he has long been one of the right-hand men of General Nicholson and could be trusted to introduce nothing unorthodox into his movements or to go in any way beyond the wishes of his Chief.

It is no longer any secret in military circles that the Duke of Connaught and General Sir William Nicholson have been on very bad terms for some time past, the Duke taking great umbrage at the manner in which his recommendations to the Board of Selection were overruled by General Nicholson and his colleagues on the Board, and their own nominees given valuable appointments.

One instance of this may suffice. When General Sir Leslie Rundle relinquished his position in charge of the Northern Command two years ago, the Duke of Connaught was strongly of the opinion that his services and his abilities deserved immediate further employment, and he went out of his way to impress this view upon the Board of Selection. He expressed his firm opinion that General Rundle should be offered the first available position at the War Office. This advice was however, completely ignored and Sir Leslie Rundle was deliberately kept upon the Half-Pay List until the opportunity arose to send him out to Malta.

There is a feeling abroad of uncertainty and distrust among officers holding high commands that is having an adverse effect throughout the Service. They realise that neither General Smith-Dorrien nor General Douglas would be allowed, under the present War Office régime, to lead their troops in the field, and not unnaturally they ask whether they would be permitted to lead their Divisions or Brigades, as the case may be, into action, or whether they would find themselves superseded at the eleventh hour.

The manner, too, in which appointments and promotions have been distributed during the past few months by the Board of Selection and the enforced retirement of the Duke of Connaught from the Board has caused a feeling almost of consternation to grow up among the highest ranks.

It is quite time that the searchlight of public opinion was turned upon the War Office and the manner in which it conducts its affairs at the present time, and it is to be hoped that the movement that is on foot to urge upon the Government the appointment of a Royal Commission to enquire into the methods of the Board of Selection will be pressed forward. This will be at least a step in the right direction.

WHAT IS YOUR NUMBER?

See Page iii. of Cover.

MERELY "SUSPENDED."

(It is stated that the Lords will not reject the Budget, but merely suspend it until the people have been consulted at a General Election.)

BALFOUR (the Chief Conspirator): "Now understand, Lansdowne, you're not to kill him."
LANSDOWNE: "Quite so; I'm merely to 'suspend' him."
THE BUDGET: "Murder!"

JOHN BULL. October 16th, 1909. 549

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

The Terrors of Trimming.

We shall all welcome the good news that this season we are allowed to revel in velvets and velveteens to our hearts' content. There is no material so becoming to the average Englishwoman, for the simple reason that it requires practically no trimming, and the prettiest and most typical of our countrywomen look their best when the least trimmed up. A man writer in one of the papers, this last summer, wrote a special article on the incomparable perfection of an ordinary English girl in a plain white frock, and declared that she entirely outdistanced the elaborately gowned visions who expressed a French or Belgian woman's idea of summer, at Trouville, Ostend, or Blankenburg. Now the really simple velvet gown answers to the plain white lawn or muslin—it is its natural winter equivalent, and expresses exactly the same sense of the simple and romantic in dress which will always appeal to men for some reason. Only men who are half women really like a much trimmed woman, and their opinion does not matter very much one way or the other. What one has to dread, if the wearing of velvet again becomes the rage, is the weird being who insists upon trimming it; she indeed is its mortal enemy, for, by her crimes perpetrated in galon and passementerie, and tuckings and twistings and insertions, this stately fashion is reduced to vulgarity in no time, and at once goes down the scale to the cheap imitations of poor factory girls. Meanwhile, let all romantic, dignified, or even babyish-looking women put on velvet before the lover of petty bedizenings has had time to spoil it with her multitude of fatal gauds. For she will.

A Russian Fancy.

The long sweeping "tails," or, as they call them this year, *roulades* of fur with which many of the velvet turbans are being trimmed, are rather arbitrary ornaments in some ways, though no one would deny their charm. One thing they demand supremely, and that is that the hat in which they are mounted should be worn well forward on the brow. A fur-trimmed hat placed far back from a much-puffed coiffure has a curiously mad effect, and gives the wearer's own hair the appearance of being fur itself! After all, this is a Russian fashion and should be worn in the Russian way—that is, well over the brow, with the hair full behind, and preferably long or noticeable earrings. The dark-eyed person scores especially under this rather barbaric style of head-gear, but it also shows off fair and golden hair effectively, so the chances are pretty equal for most of us. It is above all things the hat for the oval face.

American Club Ladies.

I wonder who, in the long race for feminine power and public authority, will win the best thing in the end—we or the Americans? The woman from the States seems to have grasped the principles of getting her own way publicly with far more wit and subtlety than we have, as a nation. What does she do when she wants anything on a large scale in her community? She simply forms the ranks of her supporters into clubs or federations, rallies them, and petitions the local Councils for the special reforms she requires, offering labour (organising and clerical), money, time, and encouragement in the most gracious way she can command. It seems to "take on." In the principal cities of America the open spaces and free playgrounds for children, for instance, are the results of such voluntary work by the ladies of the locality. Flowers and trees in the streets have been gradually procured by these sane and well-mannered reformers: the better surroundings of girl labour, the modernising of window lighting in poor houses and tenement flats, the improvement of literature for children, and a hundred other kindly works that you need not necessarily be either nude or badly dressed to accomplish, are all hers. In fact, the American social specialist is often quite a dainty person, and wears quite high collars, and does her hair properly, and has nice slender boots, not the squared-toed things or sandals which in this country seem to be inseparable from an earnest soul. Surely that shows her sense?

Charming Reformers.

After all, why shouldn't reforming be decorative, like any other art? It would be far more powerful if it were. The Americans always give us the first place in manners, and try to imitate us, but I am afraid that is only when we aren't in earnest. Directly we become that we lose our sense of millinery and shout. Or we go committee-mad and forget what it looks like outside. The American woman, with all her faults, is not so red-tapey and more individual, which helps her. And she has such a different notion of a club to ours. As often as not her altruistic federations have no club houses, and meet in hired halls, rooms, churches, or the club members' houses. Yet they are a political and social force for which we cannot produce a parallel, with all our talk. It seems a prettier and wittier fashion in which to win man's co-operation than any we have yet thought of, except in individual cases. Of Joan of Arc an old mystery play very sweetly says:—

"*Elle est plaisante en faits et dits,*
Belle et blanche comme la rose."

Alas! alas! A far cry from our reformers, religious and political. By their hats ye shall know them. How nice it would be to be noble without being a bore.

ALMOST EVERYONE

possesses a treasured photograph of a dear relation or friend which, if enlarged suitably, would become still more valuable as a permanent memento. Much of the character which exists in the small original photo is lost to the eye, and it is wonderful how this comes out when enlarged, and the likeness thus becomes startling because it is almost to the life. One hesitates before ordering an enlargement, because of the expense, but all THAT is done away with by our process, which places a handsome portrait within the reach of all. In order to prove this, we,

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"The firm in question is the "Electrophot Company, of Welsbach House, Gray's Inn Road, "London, W.C. At their request a "representative of Truth inspected "their establishment in all its "branches, and I am consequently "able to testify that they are doing "their work in a thoroughly satisfactory style. The Company are "manufacturers, and are consequently able to supply the public "direct considerably below the "prices that are charged where "agents' and middlemen's profits "have to be paid. There is obviously a great demand in the "present day for good enlargements "of photographs, and it will doubtless be a convenience to many "people to know how and where "they can rely on obtaining what "they want, and being treated "fairly." Extract from *Truth*, July 14th, 1909.

The British Journal of Photography, after inspecting our establishment at our request, writes:—

"We have pleasure in stating that "our visit proved to us that the "Company carry on a satisfactory "and bona-fide business. So many "fraudulent methods being practised in the so-called 'free enlargement' trade, it is right that "we state that our visit of investigation, paid at a few minutes' "notice, showed that the Electrophot Company is not to be classed "with firms practising the various "forms of the 'free portrait' trick, "and we regret that we should have "fallen into the error of attributing "a character of this kind to the "Company. We inspected a large "number of the 18 by 14 enlargements, which the firm is at "present offering for the sum of 1/3. "They represented a very creditable standard of enlarged portraits of this size made from a "'copy' negative. We were "allowed to inspect their files, and "found hundreds of unsolicited "testimonials respecting portraits "supplied, and saw for ourselves "that expressions of satisfaction "were forthcoming from many "classes of purchasers."

Extract from *The British Journal of Photography*, September 10th, 1909.

SPECIAL NOTE.—So confident are we that we shall satisfy you and earn your full approbation, that we are prepared, in exchange for the enlargement,

TO RETURN YOUR MONEY IF WE ARE UNABLE TO PLEASE.

Moreover, by filling in the coupon attached, which is available for one, two, or three enlargements at 1/3 each, you will not incur any further obligation or liability of any kind, nor will you be required to purchase anything or make any further payment whatever.

All you have to do is to send us the best photos you have of yourself or of a friend or friends (remembering that the better the photos the better will be the resulting enlarged portraits), together with 1/3 for each photo sent. When filling in the coupon please state clearly how many photos you send, and the amount of the accompanying remittance; and, to avoid risk of loss, do not forget to

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THE

LARGEST SALE IN THE WORLD

IMAGINARY INTERVIEWS.

By Walter Moore.

XX.—MR. JAMES KEIR HARDIE, M.P.

Conscious that my position as interviewer for John Bull involved the obligation to tackle the notorious as well as the popular and famous, I assumed the regulation costume of a general labourer and made my way to the House of Commons. Enquiring for Mr. Keir Hardie, I was asked by a courteous House of Commons policeman the nature of my business and my name.

"Tell 'im," I replied, "one of 'is constituents wants to see 'im on pertickler business. If 'e asks wot name, say A. Workman, Esquire. That oughter fetch 'im."

It did. In a very few moments Mr. Keir Hardie was shaking me warmly by the hand—I let him do it—and leading me towards the Terrace.

"But," he said presently, loosening his famous scarf, "to what do I owe the pleasure of this visit?"

"Look 'ere, Keir," I replied, "stow it. You know it ain't a pleasure. If I was a savage Suffragette with a slate quarry in me 'and, or a Indian seditionizer you might be pleased. But don't you go and tell me you're pleased to see a plain British workin' man."

"I'm afraid I don't quite understand," said Keir, knitting his brow.

"Oh, yes, you do," I returned; "you know very well you've lost the confidence of the plain British workman who is not a Socialist. You know very well you've disgusted the loyal British workman by your agitatin' game in India. 'Ave you forgotten Australia?"

"See here," interrupted Keir Hardie angrily; "what right have you to criticise me to my face in this fashion? *Are* you one of my constituents? I have never seen you in Merthyr."

"No, nor in Tydvil, either; and you never will, if I can help it," I replied; "but I'm one of your constituents right enough. Aren't I a working man? And wasn't you returned to this 'ere 'Ouse of Commons to represent the interests of labour? Very well. Why don't you? What do you want to go gallivanting about India for, stirring up bad blood between us and the natives? What do you want to go to Australia for, making a Socialistic nuisance of yourself to people what didn't want to 'ave anythink to do with you?"

"That's enough," muttered Keir, turning to leave me; but I caught him by the scarf.

"What do you want to take the screaming sister'ood under *your* prertection in the 'Ouse for? What's it to do with you if they *are* fed through a bit of 'arf inch garden 'ose? Did *they* send you to Parliament? Do you think they would if they *'ad* got the vote? Not in that 'at and scarf, I give you my word they wouldn't. Did the seditious Injin native send you to Parliament? Or did the plain British working man send you to Parliament? I pauses for a reply."

"You're a fool!" shouted Keir, trying to wrench himself away. But I held tight.

"Look 'ere, Keir," I continued; "you're not 'arf a bad sort in your way, and I dare say you *'ave* done a bit o' good for the working classes years ago. But you've forgotten your book. Labour, conditions of labour, prertection of labour, wages of labour, hours of labour, labour every time—*that's* what you were sent to Parliament to keep your eye on. But what 'ave you done? I'll tell you. You've caught the Socialistic measles to begin with—although you don't quite hit it with young Victor Grayson. You've shown sympathy with dangerous Injin rebels. You've insulted the ruler of a friendly nation paying a friendly visit to our Edward, bless 'im; and you think more of a Suffragette's stomach than you do of the preservation of law and order. You have already been ignominiously rebuked by the Speaker," I concluded, warming up, and forgetting my part. "Be careful, or at the forthcoming election you may also be ignominiously rejected by your constituency."

Turning, I left Keir Hardie speechless—an unusual condition for him—with indignation.

What is Your Number?

See page iii. of cover.

LOTISICO?

As she is one of the smallest of European nations, so Holland is one of the most enterprising. The country, with its 12,500 square miles of area all told, is a beehive of industry; and it is famous as well for its contributions to art and literature as for its commercial prowess. Society the world over owes the transcendent sparkle of its diamonds to the skill and dexterity of the Amsterdam cutters and polishers. The comfort which is derived from a "nip" of "Geneva," to say nothing of its medicinal qualities, would have been unknown but for the little kingdom upon which the German Emperor is supposed to be keeping a not disinterested eye.

Holland, indeed, is the birthplace of many great ideas and achievements. But the Dutch are hyper-conservative, and so it happens that they are slow to believe, and slow to lend their support to any project the details of which they have not mastered. They adopted this same attitude towards "Lotisico" in the beginning. It is possible, however, that the reader has never heard of "Lotisico." He will possibly associate it with flying-men, or wonder if it is a new development in the world of politics, or is remotely connected with the alleged capture of the North Pole. Any such conjecture would be wide of the mark, for "Lotisico" is merely a cryptic name by which an ingenious system of insurance has leapt into popularity in Holland, and is beginning to attract considerable notice here.

When one examines this system the result is a sensation of surprise that it should have remained undiscovered, or at any rate, unworked, until 1902. The whole thing is so simple, and yet scientifically and commercially sound.

The First Dutch Insurance Co.—for that is "Lotisico" properly designated—must not be confounded with the ordinary run of insurance undertakings. It has an entirely distinct field for its operations; a monopoly, in short. Paradoxical as it may sound, it is a company that converts lotteries into investment in which the original capital outlay is always preserved intact. The statement at first blush has a peculiar ring about it. But is not open to question, since the means of verification are available to see.

Let us briefly note the facts. The First Dutch Insurance Co., which is now registered at Somerset House, whose London offices are at 46, Cannon Street, E.C., and whose Board is of highly influential composition, issues policies at various premiums. Each of these policies bears a number corresponding with the number of a ticket issued in the Government State Lotteries of the Netherlands, and the drawing of a prize in the State Lottery would place the holder of a "Lotisico" policy bearing the identical number, in the same position as the actual prize-winner. In other words, a policy-holder in the company is for the whole period during which his policy is in force, for all practical purposes, a ticket-holder. The only difference is that the policy-holder does not, like the ticket-holder, lose his money in the event of drawing a blank. On the contrary, he continues to be interested in every drawing until he has received profits amounting to £1,000. Then, and then only, does the policy lapse. Each policy, moreover, is redeemable at par, has a surrender value after a fixed period of 75 per cent., and is recognised as a security upon which the company will lend up to 75 per cent. of its face value.

The whole scheme is a very remarkable one, since it renders possible what has hitherto appeared impossible, namely, speculation without risk. There are really only two points upon which the votaries of the "Lotisico" can need to be satisfied—one is as to the standing of the company by whom the policies are issued; the other the ability of the company to fulfil its obligations. The answer to the first point is to be found in the names and standing of the Board of Directors—the chairman of the company is the official auditor to the Financial Department of the Dutch Government. The second point is satisfied by the fact that the project rests upon a sound actuarial basis. The enterprise is in no way connected with the Netherlands State Lottery, nor has it any relations whatsoever with the Dutch Government. It is simply an excellent business proposition which offers to all classes the opportunity to gratify the speculative instinct on principles that could scarcely be disapproved by the most hardened stickler for legitimate investment.—[Advt.]

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SMOKING MIXTURE

JOHN BULL IN THE CITY.

By VERAX.

A RISE IN THE BANK RATE—A DANGER-SIGNAL FOR THE YANKEE MARKET—OTHER SECTIONS NOT AFFECTED.

None too soon has the Bank of England raised its rate to 3 per cent. The movement can only have a beneficial effect. For one thing, it is a warning to the Wall Street wirepullers that they must not rely on any more ready lending in London for the purpose of bolstering up their foolhardy speculation. As it is, very large loans have been obtained in London for carrying American Rails and Copper in large blocks, without which the New York Associated Banks would already show a deficiency. The Trust Companies and Western Banks have also had to be put under contribution; yet the surplus reserves in New York are almost at vanishing point. The rise in the Bank rate will perhaps moderate the withdrawals of gold from this centre, and perhaps stop the Russian demand, so that some of the bar gold from the Cape which reaches us at the rate of £2,600,000 per month may reinforce our own stock of the precious metal. Egypt has still some millions to withdraw, and both Brazil and Argentina want more gold It is therefore necessary to take precautions, and it is not improbable that a 3½ or even 4 per cent. may be necessary before the end of the year. But even that would not interfere with legitimate business or speculation, however prejudicial it may prove to low-yielding gilt-edged securities. Transactions on the Stock Exchange have, so far, been on a moderate scale, but there are indications—one of which is the enormous number of applications to my letter-box—that we are going to have an active October-November, despite the politcal turmoil. Readers of JOHN BULL will, I hope, notice that I am endeavouring to meet their wishes in the matter of useful information on investments, even though, owing to the exigencies of space, all their individual inquiries cannot at once be answered. My tables of Foreign Government and Railway stocks, of leading dividend-paying Kaffir Mines, and of Egyptian and Canadian securities, would meet the wants of those who wish to place their money outside this country. Having a good many demands for Home stocks, I present my readers to-day with tables of gilt-edged Home securities, Colonial Government Inscribed stocks, Industrial and Brewery debentures, and also with some selected useful hints for speculative investment. Rhodesians are coming strongly to the front, and will probably carry Kaffirs up with them. I do not yet advise purchase of Home Rails, notwithstanding the evanescent spurt in Hull and Barnsley, which shows, at all events, that there is very little floating stock about. But Traffics are poor, and the glories of "Berthas" and "Doras" have departed. Only the other day a well-known operator reminded me sadly of the time when the interest was so intense that jobbers in the Brighton market used to go to bed with the barometer. I need hardly reiterate my warning to leave Yankees severely alone. Coming events are already casting their shadows before them, and they will be dismal enough for overloaded bulls.

GILT-EDGED, HOME AND COLONIAL GOVERNMENT STOCKS.

It will be as well to show in a small comparative table the yield which can now be obtained in gilt-edged Government and allied stocks, as well as the Inscribed Stocks of Colonial Governments. Owing to the decline in Consols, a yield of 3 per cent. is now to be obtained, but it will be seen that the lowest price touched in 1907-8 was 80¾, so that there is a margin for a further fall if anything very prejudicial to the premier security were to occur. The involved position of Government finance and the prospect of dearer money are naturally adverse factors, and so is the disposition among the public, which has been quite a feature of late, to require a larger return on their money, viz., from 4 to 5 per cent. The following table will also show that better results are to be obtained from Colonial Government Stocks, which may be considered quite safe, and for which there is now a very ready market:—

NAME.	PER CENT.	HIGHEST 1907-8.	LOWEST.	BUYING PRICE.	YIELD % PER AN.
Consols	2½	88⅝	80¾	82¼	£3 0 6
Irish Land Loan	2½	92½	81½	85	3 4 9
Local Loans	3	100⅛	93⅛	96⅜	3 2 3
Transvaal	3	100	91⅛	95⅛xd	3 2 9
India	3	93⅝	84⅜	84½	3 11 3
London County	3⅛	103⅛	96½	100½	3 9 9
INSCRIBED STOCKS:					
Canada	3½	102	99	100	3 10 0
Cape of Good Hope	3	85	79½	87	3 9 0
Natal	3	85	79½	87	3 9 0
New South Wales	3	91	82½	86½	3 9 3
New Zealand	3	90½	84	86⅛	3 9 3
Queensland	3	90⅛	83½	87	3 9 0
South Australia	3½	101½	96	97⅛	3 11 9
Victoria	3⅛	103	95⅛	97	3 12 3
West Australia	3	90½	84½	90	3 6 9
West Australia (New Loan)	3½	—	—	96	3 13 0

I have not yet mentioned another drawback with regard to Consols, viz., the interference by Government with the Sinking Fund, which naturally detracts from the strength of the market, as the purchases by the Government broker are thereby curtailed. The Irish Land Loan is not popular, but it yields a better return than Local Loans. India Stock gives a very good return. In view of the excellent outlook for the crops in the great dependency, which presages returning prosperity for that country, the 3 per cent., which is included in the table, as well as the 3½ and 2½ per cent., would be a good investment. London County 3⅛ per cent. Stock also gives a good return, but, personally, I should prefer placing a portion of the investment in the Inscribed Stocks of our self-governing Colonies. Canada, it is true, has been borrowing a good deal of late, but it is making progress by leaps and bounds, while the Cape and Natal will in future form part of the South African Union. Similarly, New South Wales, Queensland, South Australia, Victoria, and Western Australia are included in the Commonwealth, and thereby the security of the Inscribed Stocks is still further enhanced, although the assets of these Colonies are in themselves ample for all purposes, even if the consolidation of the State debts is not yet taken in hand. The cheapest of these stocks is the new West Australian 3½ per cent. Loan, which is, like all the others, a trustee security, and yields the highest return.

HIGH-CLASS INDUSTRIAL DEBENTURES FOR INVESTMENT.

In compliance with various inquiries from readers of JOHN BULL for high-class Home Industrial Investment Stocks, thoroughly safe, and yielding a return of about 4 per cent. and upwards, I have drawn up a little list of Industrial Debentures, which should meet the requirements of my correspondents. As far as can be seen, they can in no way be affected by Home politics, or any other outside influences. The following is the table:—

NAME.	INTEREST P.C.	REDEEMABLE	BUYING PRICE.	YIELD PER CENT PER ANN.
				£ s. d
Assoc. Port. Cement 1st Mort. Deb.	4½	1960	85	5 0 0
Bradford Dyers " "	4	—	102	3 18 0
Carlton Hotel " "	4	6 mts. at 105	90xd	4 9 0
Coats Deb.	3½	1911 at 110	108	3 9 0
Lipton Deb.	4	1920 at 115	99xd	4 0 0
Lyons Deb.	4½	bef. 1915 at 112½	109	4 2 0
Millars Karri and Jarrah Mt. Deb.	4½	—	100	4 10 0
Whiteley 1st. Mt. Irred. Deb.	4	—	93	4 6 0

In the selection of these Debentures I have adopted the principle to pick out only very prosperous companies, and such which are just now in favour with the public as is demonstrated by a rise in the Ordinary Shares. This is especially the case with Associated Portland Cement, the Junior Stocks in which have experienced an important rise, and in Millar's Karri and Jarrah Debentures, which are, of course, benefiting by the remarkable improvement in the company's position, as it has resumed payment of the Ordinary dividend, both Ordinary and Preference Stocks having advanced sharply. The security for Mortgage Debentures of such properties as the *Carlton Hotel*, *Whiteley*, *Lyons* and *Liptons* is undoubted, and this also applies to *Bradford Dyers*, while the business of *Coats* has of late made enormous strides, as is expressed in a fresh advance in the Ordinary shares. Those of my readers who are disinclined to put their money in Foreign Government and Railway Stocks, and for whom the return of home-gilt-edged securities, already referred to, is not sufficiently high, can obtain a higher yield from the above securities. By selecting Preference and Ordinary shares of Industrial Companies a much higher return still is to be obtained, but that would not give the complete security which the Debentures afford.

HAVE BREWERY STOCKS TOUCHED BOTTOM?—A WORD FOR THE DEBENTURE ISSUES.

Investors used to swear by Brewery stocks, whilst the Debenture issues were regarded as practically gilt-edged. The increasing burdens which such companies have had to bear of late years, and which would still be further aggravated by the present Budget proposals, have, however, played havoc with them, and have brought quotations to practically rubbish level. The question is now whether bottom has been touched, and whether even at break-up values the Debentures are now worth attention. Unfortunately, under present conditions, even the best of these must be considered somewhat speculative, although all the indications go to show that the proposed new imposts will be materially modified, in which case there is still some hope for the sadly discredited Brewery market. These more favourable anticipations have been expressed during the last

few weeks in a gradual improvement in quotations, as illustrated in the following comparative table :—

Name.	Interest Per Cent.	Lowest 1909.	Buying Price.	Yield Per Cent Per Ann. £ s. d.
Cannon Mort. Deb. 1915	4	74	83	4 16 6
City of London Mort. Deb. 1913 ..	4	78	81	4 10 0
Guarantee Deb. 1912	3½	97	100	3 10 0
Manchester Irred. "A" Mtg. Deb. ..	4	59	67	5 19 6
Mitchell & Butlers "A" Deb.	4	—	89xd	4 10 0
Northampton Perp. Deb.	5	90	99xd	5 1 0

It is instructive to note, for instance, that *City of London* 4 per cent. Debenture stock, which is redeemable four years hence at 108, and which has been as low as 78 this year, is not now purchaseable under 89, giving a return of £4 10s. per annum. So low, however, has the credit of Brewery Companies generally fallen that some of their Debenture issues can still be bought to yield up to no less than 8¾ per annum, this being the return on *Daniel and Sons* "B" Perpetual 4½ per cent. Debenture stock, at 51. I need hardly point out, however, that the fall in price which has brought this state of things about means that it is precisely such companies which have been, and will continue to be, most badly hit by the onerous taxation. In case of liquidation, or reconstruction, the Debenture holders are bound to suffer in common with the holders of the junior securities, as has been typified in the case of *Ind, Coope and Co.*, whose stock and Debenture holders have been called upon to make considerable sacrifices in order that the concern may be placed upon its feet again. The best plan for investors with a predilection for Breweries is to confine their attention to those Debentures which yield up to 5 per cent. per annum, and to spread their investment over as great a number as possible, thus minimising the risk, and obtaining a good average return on their investment.

The New Canadian Pacific Issue—Position of the "Soo" Line.

Anyone reading an account of the proceedings of last week's meeting of shareholders of the Canadian Pacific Railway, to which reference is made above, will probably come to the conclusion that the only drawback to the position is the precarious outlook for American Rails in Wall Street, and it is entirely owing to the renewed weakness there that Canadian Pacifics have reacted to 190. Sooner or later, however, this stock will free itself from the Yankee influence. In addition to the remarkable position of its land assets and the funds derived therefrom, as above explained, the traffic receipts are going up by leaps and bounds, and now an issue of $30,000,000 new stock is to be made at 125 to the shareholders in the proportion of one new share for every five now held, which means a bonus of about $10 per share to present holders. Under all the circumstances, I shall expect to see Canadian Pacifics cross the 200 mark at no distant date. By the way, the *Minneapolis, St. Paul and Saulte Ste. Marie Railway*, otherwise called the "Soo" Line, is one of the most promising of the Canadian railway system, especially as it is really controlled by the *Canadian Pacific Company*, and may, one of these days, be altogether absorbed by that great concern. The accounts of the "Soo" Line just issued show a net increase of $532,800 in the surplus for the year. The company has been paying dividends of 6 per cent., but could pay double the amount, and will, no doubt, one of these days, afford its stockholders a pleasant surprise. At the present price of 144xd. the yield is £4 3s. 3d. per cent., but, in view of the great potentialities, this is one of the best locks-up I know of.

The Land-Share Craze—Canadians the Pick of the Bunch—Argentines Dependent upon Coming Harvest—Overdoing the Borneo Movement.

Speculation runs in grooves on the Stock Exchange, and the most remarkable thing about the present craze for land shares is that the movement embraces concerns situated in practically every quarter of the globe. It is an undoubted fact that Canadian descriptions are the pick of the bunch, while the Argentine group follows at a more respectful distance, and the movement in *British North Borneos* looks like being overdone. No greater proof of the remarkable prosperity of the land companies in Canada, amongst which the greatest of all is really the *Canadian Pacific Railway*, is necessary that the announcement made by the Secretary with regard to the remarkable success of the irrigation project in the territory east of Calgary, and that this Company has cash in hand resulting from the sale of lands and town sites reaching the considerable sum of 14 million dollars, and that the deferred payments exceed 18 million dollars in amount! With an estimated harvest of over 300 million bushels of grain for 1909, it is not surprising that the settlement of the land in Canada has received a great stimulus. During the present boomlet the highest prices were reached last Monday, since when there has been a moderate reaction on profit-taking before the settlement, the course of prices being indicated in the following comparative table :—

Shares.	Amount	Amount Issued.	Recent Highest.	Present Prices.
Canadian Pacifics	$100 ..	1,460,160 ..	194 ..	193½
Hudson Bays	£10 ..	100,000 ..	98 ..	90
Southern Albertas	£1 ..	400,000 ..	36s. ..	35s.
Calgary and Edmonton	10s. ..	241,510 ..	33s.6d. ..	31s.3d.
Western Canadas	£1 ..	45?,000 ..	26s.6d. ..	23s.9d.

On the present basis of dividends, the above shares yield up to 4¾ per cent. per annum, but in some cases, chiefly in that of the *Calgary* and *Edmonton*, it is rather difficult to arrive at the yield, owing to the manner of distribution, while in all cases the fact must be borne in mind that as the land is sold off the assets diminish to a corresponding extent. On the other hand, the land is realising gradually increasing prices, and out of its holding of about 400,000 acres the *Southern Alberta*, for instance, is about to offer a substantial block or irrigated land in the forthcoming auction. This land, by the way, is now selling at over 20 dollars per acre, as compared with only 8 to 12 dollars per acre a year ago. *Southern Albertas* should, therefore, be good for 40s. ultimately. *Hudson's Bays*, too, are still considered intrinsically worth 100, or over. As regards the Argentine land division, much depends upon this year's harvest, but encouragement will be derived from the statement of the general manager of the *Buenos Ayres Great Southern Railway*, that the coming harvest should be as good as, if not better than either of the past two years. The leading share in this group is the *Santa Fe Land*, which, it is understood, is about to issue a new subsidiary company, in which the parent company will hold a 50 per cent. interest. Other fairly attractive shares here are *Port Madryns* and *Rio Negros*, but the rise in *Forestal Lands* has gone far enough, especially as the recent big new share issue has yet to be completely digested. *British North Borneos* have been over 30s., and now stand at about 28s. While not denying the great promise of this concern, which now is also about to redeem its debenture debt, it must be admitted that the future has been discounted to a pretty considerable extent, while, too, there is always the possibility of a setback in rubber, upon which the prosperity of the Company now depends to some extent.

Some Useful Hints to Speculative Investors—Perus—Egyptians—Nigeria Oil.

Peruvian Corporation Prefs., which I pointed out last week as a good lock-up at under 35, rose to 37⅛, reacting to 36 on some far-fetched criticism. Even granted that the Prefs. may not get more than 1½ per cent. this year, the remarkable increase in the Corporation's last railway traffic return tends to show that the new extensions begin to prove remunerative. The new loan, combined with the settlement of the Dreyfus claim, would bring many more investors in Perus on the Paris and Brussels Bourses, where the stocks will be listed, besides which Peru has enormous potentialities. I stick to my view that the Prefs. are a good lock-up. The Ordinary have also advanced a point. With reference to Egyptian stocks of which I gave a table last week, I have, as promised, made some inquiries, and I find that the most promising of the Land shares is Egyptian Delta, Land and Investment on the moderate reaction to 38s. This company owns over 2,000,000 square metres of building land near Cairo, at Meadi, to which a carriage road from Cairo is being constructed. The price of the land is rising rapidly now that a number of villas are being built, while the issued capital is only £324,250 in £1 shares. This is the favourite gambling counter in Egypt. The Khedivial Mail Steamship 5½ per cent. Pref. shares of £5 each, at 4, must be considered a lock-up, in the hope that Pref. dividends will be resumed. Of this there is a prospect this year. The pilgrimage is expected to be largely patronised, as it takes place on December 15th, while last year, owing to the date having been November, the attendance was small, the reaping of the cotton crop being placed even before religion. The Agricultural Bank of Egypt shares at 8⅜ are also being talked up. A sharp rise has taken place in Nigeria Investment to 2⅝, and especially in British Colonial Petroleum Corporation fully-paid to 1¼-1⅜, part paid to 1¼, Friday's statement by the Under-Secretary for the Colonies in the House of Commons having created a favourable impression, showing, as it does, that the Colonial Office is in full sympathy with the efforts of the British Colonial Petroleum Corporation and others to develop the great resources of the colony. There are great potentialities in these shares.

Speculative Kaffir Mines and Finance Companies—The September Transvaal Gold Output Exceeds Expectations.

Notwithstanding pessimistic anticipations, the September gold output has proved distinctly better than that for August, taking in account that the latter month was a day longer. The figure was 606,385 ozs. of fine gold, of the value of £2,575,760, being a decrease of only 5,152 ozs. in weight and £21,886 in value, and this despite the repatriation of Chinese and a nett loss of 2,064 natives. According to the statements made by several leading chairmen of gold mines in Johannesburg, an increase in the native labour supply is to happen this month, and 15,000 are to be recruited by December. With such a reinforcement the output would doubtless be largely increased, and with the present account the temporary weakness of the Kaffir Circus should come to an end. The present is therefore a good opportunity of acquiring an interest in sound Kaffir shares, the more so as the growing strength of the sister market—the Rhodesian—is bound to prove contagious. I gave in my articles on October 2nd and 9th full particulars, yield and estimated length of life of fifteen leading dividend-payers. Whenever a more permanent advance sets in these will, of course, improve with the rest of the market, but the element of uncertainty and of great possibilities, which chiefly attract the speculator, is no longer connected with them. I gave on the 2nd inst. a little table of the most substantial of speculative shares which will doubtless rise to a higher level as and when the period of larger production draws near. These are notably the *Randfontein Central*, now quoted at 2¾, *Randfontein South* at 2⅛, *West Rand Consols* at 27s., *Western Rand Estates* at 1¼, *Cinderella Deep* at 2⅞, *Simmer Deep* at 23s. 6d., and *Bantjes Cons.* at 3⅜. *Daggafontein Gold* (at 1¼) and *Brakpan* (at 3⅛) are mines on the Far Eastern Rand, where claims are capitalised much lower than on the Central Rand, while comparatively high assays have been obtained. Other prominent Far Eastern mines in course of development are *Rand Collieries* at 1 11-16, *Modderfontein B* at 3. *Welgedacht* at 3⅞, *Apex* at 4 1-16, *East Rand Extension* at 1 9-16, *Geduld* at 3, and at any time cable advices concerning assays and the result of further development may cause renewed animation in some of these mines, which are capable of considerable appreciation. *Johannesburg Cons. Investment* shares have improved to 1⅞ on the issue of the directors' report, which shows a large increase in profits for the year ended June 30 last. *African Farms* have reacted to 25s. 6d., and *Central Mining and Investment shares* rose at one time to 17⅞, there being already talk of another interim dividend, reacting to 17⅛. *General Mining and Finance* are steady at 2 1-16. It is reported that the Boksburg Dam mining rights, for which the Government recently asked tenders, will be divided between the *Cinderella Deep* and the *East Rand Proprietary*, to which they are contiguous, and the first-named are firmer at 2⅞, the latter at 5⅝.

Rhodesians to the Front—Chartered Lead—An Attractive Low-priced Rhodesian—Various Mines.

Last week I pointed out that Rhodesians had the lion's share of the business in South Africans, especially Chartered, and now there is good reason for the suggestion that several powerful groups have united for the purpose of a "bull" campaign under the lead of Chartered and Tanganyika. The decision of the directors of the Rhodesian Exploration Company to increase the capital from £300,000 to £450,000, together with the immediate issue of 50,000 of these £1 shares to the shareholders at 45s., besides with an option at 50s., is also significant. There are still some very cheap shares to be obtained amongst the reconstructed companies whose capital has been severely cut down. Take, for instance, Amalgamated Properties of Rhodesia. When one reads of the great demand for Rhodesian properties that has sprung up in Johannesburg, it is not difficult to realise that this company must benefit, owing to its valuable assets, which bear a favourable proportion to the capital. The issued capital amounts to £356,242 in 5s. shares. The company belongs to the Abe Bailey group, and owns 1,200,000 acres of land in some of the best positions, while it has a holding of cash and quoted shares amounting to £211,000, including 83,000 East Rand Deep. It also owns 1,600 mining claims, 100 building stands, with buildings thereon, and the 5s. shares are now advancing at 8s. for special settlement. To be in the fashion, the company has also acquired an interest in the Shamwa claims in the Abercorn district, also claims adjoining the Globe and Phœnix. The Rhodesian Banket group and the Abercorn Goldfield will loom large in the near future. One company, the Rhodesian Abercorn Shamwa Trust, has already been registered, and there will, no doubt, come various imitations. West Africans are still hanging fire, but there will be a speculative outburst sooner or later. Copper and Copper Mines are depressed in sympathy with the weakness of Annam, and, despite a fairly satisfactory Rio Tinto dividend of 30s. per share, these shares are languishing at 76¾. West Australians are very idle—and somewhat out of fashion—and Barrier Mines are fairly steady. Myalls and Peak Hil Gold Shares (Western Australia) are moving from their very low price, at about 2s. 3d., and I hear that owing to a much better extraction being obtained by a system of finer crushing, the returns are likely to improve by 20 per cent., so as to hold out the prospect of the company becoming dividend paying. Some 165,000 tons of ore are now in sight, besides 56,000 tons of slimes, which can be treated at a profit. As capital has been arranged for in connection with the additional plant required, these shares look like a promising cheap gamble.

NEW ISSUES.—Good, Bad and Indifferent.

At the request of numerous readers I have undertaken to thoroughly review the new issues which may be placed before the public, and I am commencing to-day. It is still the turn of rubber producing companies' flotations, and just now one has been put forward, and two more are pending.

THE SUNGEI (BUAYA) RUBBER CO., LTD.

Acquires a property in a district which is just now fashionable for rubbers, viz., Serdang, at the east coast of Sumatra, but what I chiefly object to is that the rubber trees are mostly young, and that consequently a substantial return can only be made in 1912-13, when, according to the estimates, 105,100 lbs. of rubber are expected to be reaped, with an estimated profit of £9,030. For 1910-11, the estimated profit is quite small, £3,501, and for 1911-12, £5,437. This is not much on a capital of £75,000, especially as the profits on coffee, with which the property is also planted, are of a vanishing description, and will apparently almost cease in 1913-14, while even now they are quite small. It is unwise to invest in rubber companies, which are not already producing largely, as so many accidents may happen in a few years, and it is more especially important to select companies, the shares in in which will be readily marketable at a fair profit, as there have been some sharp fluctuations in Fine Para Rubber of late, and there is just a possibility that some large quantities of Brazilian rubber may come forward from the Amazon, which might put down the price of Fine Para a couple of shillings, and rubber shares would then fall a good deal more in proportion.

Another rubber company which is about to be floated is the Val d'Or Rubber Estates, Limited, which will acquire an estate situated in the Straits Settlements, but not knowing the particulars I will not prejudge the case. Other new issues which will shortly be made are the Turkish Loan, through the Imperial Ottoman Bank, a Peruvian Loan, an issue of Debentures by the Anglo-Egyptian Mortgage and Loan Corporation, and a Buenos Ayres Western Railway issue of two millions. The latter will, of course, be exceedingly well received. Then there is the Ebro Light and Power Company, a Spanish electrical enterprise, which will apparently be floated here, and which will be duly investigated by me, for the benefit of my readers. I may also reiterate a former comment, viz., that in my opinion, the Waldorf Hotel Company's 6 per cent. Fully Paid Preference Shares, recently offered at 17s. 6d., are not a desirable investment.

JOHN BULL, LIMITED.

The following circular is being issued:—

Dear Sir (or Madam),—In handing you herewith warrants for the dividend upon your Preference shares for the 6 months ending September 29th, I am pleased to inform you that John Bull continues to make remarkable progress—the circulation and advertisement income having more than doubled since the formation of the Company a year ago, with the result that the margin of profit after providing for the Preference Share dividend has been very substantially increased.

It is the intention of my Directors to apply a portion of such surplus profit under the powers contained in the Articles of Association for the provision of a Reserve Fund, in taking out an Endowment Policy upon the life of the Chairman of the Company and the Editor of the paper, for a sum equivalent to the Preference Share issue, and this arrangement is now being carried out.

I am also instructed to inform you that our printers have arranged to lay down special machinery by the end of the present year, thus facilitating the plans for the issue of a companion journal of a unique character which my Directors contemplate establishing about that date, and have every reason to anticipate will be not less successful than John Bull itself.

JOHN BULL'S FINANCIAL LETTER-BOX.

Information will be readily supplied to readers of JOHN BULL *on the following conditions:—*

(1) *Letters containing inquiries must be addressed to the City Editor,* JOHN BULL, *2, Copthill Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

(2) *Correspondents should adopt either a nom-de-plume, or mention initials, to which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.*

(3) *Replies are only made in the ordinary way through the columns of this journal under the above heading, and not by letter. Communications received after Saturday cannot be dealt with in the current issue of the paper.*

(4) *Under no circumstances will the proprietors undertake the sale or purchase of stocks or shares.*

(5) *If inquirers wish it, the address of respectable firms of stockbrokers, members of the London Stock Exchange, for transacting business, will be supplied to them, in which case a stamped addressed envelope must be enclosed.*

R. H. (Cheriton.—There is no objection to your placing the money either in Brunner Mond Ordinary or in D. H. Evans Ordinary, both of which are doing excellently. Chelsea Electricity Preis are quite safe, but there is not much chance of increasing capital value. *Pelton.*—I suppose with some patience this might improve, but do not buy any more. You can make a good selection of rubber shares from those recommended in my article. *A.E.B.*—Your documents are returned. Have nothing to do with them, and read the paragraph on Premium Bonds in last week's issue. *A.B.* (Plaistow).—Yes, the Official Receiver. *C.H.B.* (Aberdeen).—I really cannot advise with regard to the safety of outside brokers, and especially not concerning the first-mentioned concerns. With regard to 3 and 4, I have not so far received any complaints. *R.B.* (Nottingham).—Apply to the Official Receiver. *A.H.S.* (Muswell Hill).—An obscure sheet. I know nothing about it. *W.H.E.* (Manobier).—I think you ought to leave this kind of concern alone, and put the money in sound securities. *R.G.* (Weston-super-Mare).—It is quite impossible to trace this kind of concern when they once shift, no doubt for good reasons. *J.L.* (Tynemouth).—North Charterland Exploration Company may perhaps be resuscitated, as so many other smaller Rhodesian concerns are being reorganised, and you had better hold on in the hope of their becoming valuable. At present there is no price for them. *May Bank.*—The quotations are correct, although the sale was effected at about the lowest point to which Union Pacifics dropped in the recent collapse. That is what you have to expect with the cover system. *A.G.A.*—You will find an article on South American Government stocks in last week's issue, in which Chilians are specially dealt with. The Chinese Silver Loan has the Government guarantee, but is payable in silver, and therefore fluctuates with the price of that metal. *A.L.* (Borough).—Why don't you remove the money to the P.O. Savings Bank if you are nervous? *J.P.*—I have no reason to think that the concern is not safe for small amounts. *Doubtful.*—There are objections to all Ceylon Rubber Companies and I don't recommend Dalkeith. See recent paragraph on rubber shares. *Insurance Man* (Gateshead).—I am afraid you have little chance to recover, having yourself made the mistake. The documents are returned. *E.A.B.* (Glasgow).—This rubber concern is not without promise. I cannot trace your former letters. If you are a holder you had better keep them, as there are some negotiations going on. *Thomas.*—I have not received any complaint with regard to these people, but I cannot guarantee the safety of outside brokers. *Rubber Concessions.*—No, I do not hold a favourable opinion of the Ivory Coast Rubber Estates. *R.N.* (Staffs.).—You had better have nothing to do with this concern. *R.J.P.*—See the paragraph on Premium Bonds in last week's issue, which applies to these people, whom you should let severely alone. *J.M.*—It is the same concern transferred to Paris. Your friend should read last week's paragraph on Premium Bonds, and have nothing to do with these people. *H.C.F.* (Lillie Road).—I think the shares in the Strand Palace Hotel at 30s. are too dear. The name of a stockbroker member of the Stock Exchange has been forwarded to you as requested. *X.X.X.*—I know nothing of the British Colonial Trading Syndicate, or who is behind the concern. In the meantime, you had better select the rubber shares you want to buy from my article, instead of the rubber list which they may have given you. *Walton* (Peterborough).—(1) I am afraid there is no chance yet of an improvement. (2) I have heard no complaint so far. *H.J.R., Enquirer, and others.*—I cannot possibly recommend building societies to everyone who wants to take shares. If you will send me the last balance-sheet of any society, I will give you my opinion on the same. *J. A.* (Weston-super-Mare).—I think you have been very badly treated, and you should employ a sharp City solicitor, who would very soon make these people disgorge. They have no right to retain your money. *P. W.* (Halifax).—I understand that a petition is about to be heard for winding-up the Atlas Banking Corporation, Ltd. This is sufficient answer. *Miss S.J.D.*—I know nothing about the London British Stock and Share Corporation. It is evidently an outside concern, and you must be careful. *Curley.*—I notice that you think that you and your friends are being pestered by the circulars of Charles Coventry and Co., outside stock and share dealers, of Trafalgar Buildings, Charing Cross, because your names were on the books of the London and Counties Exchange of St. Swithin's Lane, which is not now in existence. I know nothing about the Charing Cross firm, or who is behind it. *H.* (Swansea Valley).—I know nothing of Bruce Desmond and Co., outside stock and share dealers, of Finsbury Circus, E.C., and if you do not know more than I do, you had better deal with a member of the Stock Exchange. *A.J.M.*—I do not know who is behind the London Scottish Stock Exchange, outside share dealers, of 17, Queen Victoria Street, and I should think that the promises made in their circulars are so extravagant that they must at once arouse suspicion. *R.C.M.* (Leith).—There is practically no market for Gas, Water and General Investment Company's shares, neither is there any market here for the other two concerns mentioned. However did you come to buy such rubbish? *Dolores.*—Why do you deal with such people? It is impossible to help you now, as the people are evidently on their last legs. You should have acted sooner. *Constant Reader* (Plaistow).—I can hear nothing about the Port Clarence Mining and Development Company. Apparently you have been victimised by a 'cute Yankee. Have they no representative in London, and what is the name of the man who sold the shares to you? The prospectus is returned. *D. McA.* (Newcastle-on-Tyne).—You should leave the Self-Acting Shipping Machine Co., Ltd., alone. *Sceptical.*—You should have no dealings with the firm with the high-sounding name. See remarks on Premium Bonds in last week's article. I send you, as requested, name of a respectable firm of foreign bankers in London, who are making a speciality of these. *H. C.* (Nottingham).—You should not put your money into such American shares, which are quite unknown here, or else you will lose it. *J. M. B.*—Have you written to the Secretary of the Syndicate? Who sold you the shares? I am afraid they are worthless. *Henley.*—You cannot raise the money merely on the strength of the will. Your father can, of course, do so. *S. L. S.*—If you send me the last balance-sheet of the Building Society, I will give you my opinion of it. *Sic.*—No, you cannot get out of the payment of this income tax. *Titmouse.*—You have acted quite correctly, and must now await the Minister's reply. *Four Shareholders.*—The number of the directors dates from the amalgamation of many firms into one company. The company is now doing better. Shares 22s. 6d. *M. E. F.* (Torquay).—You might get old and grey waiting for an advance free of interest with this ballot system. *W. J. M.* (Aberdeen).—To place the £2,000 on deposit at fair interest, you would have to select Colonial or Foreign Banks. Don't you think you had better place the money into sound securities? I will give you a selection if you tell me what interest you require. *S. T.* (Bradford).—I do not recommend dealings with the London Scottish Stock Exchange. I have not received any complaint against the other undertaking mentioned. *H. L.* (Dundee).—The only well-known American Trust is the Anglo-American Debenture Corporation. Nothing is known about the other concern. You must send me further particulars. It looks like an outside brokers' business. *J. L.* (Saintfield).—Lydenburg Estate has valuable farms, but the directors are very slow to move, and the best is not made of the concern. *Anglo-Welsh.*—This is not a financial concern, but educational, and certainly does not seem to me suitable for investment. *T. G.*—I cannot advise on the safety of outside brokers, but I have not received any complaint against the concern in question. *W. P.* (Stafford).—You had better study some of the financial daily papers, but, as a novice, you should be particularly careful not to fall into the hands of outside brokers of the class of the firm mentioned. *B. E. C.*—Sell if you can. *E. B.* (Stratford).—If you mean Lottery Bonds, you can buy these from a firm of foreign bankers, whose name I have forwarded in your envelope. *Daily 22nd Ealing.*—These concerns seem to be very popular just now, but they are highly speculative, and a good deal of competition is cropping up. *A. T. N.*—No, I do not advise purchase of the Cumulative Preference shares of the Waldorf Hotel Company. You can do better elsewhere. *Gwaen-Eae-Curwen.*—You must really give me time with your twenty enquiries. It is my rule not to answer more than six at a time. *B. J.*—You can find investments yielding 5 per cent. in my article, under the tables of Foreign Government stocks and Foreign Railway stocks. *S. S.*—I should think some of the Bank shares you mention would be the safest and also likely to improve in capital value, notably Nos. 5 and 6. *M. H.* (Edinburgh).—These deposits carry fair interest, and would be safe enough, but, personally, I should prefer to invest in some sound securities, returning a little more interest. *H. H. H.*—There is every prospect of Nos. 1, 2, and 3, Kaffir shares, improving. No. 3 (Langlaagte Block "B") will be exchanged for Langlaagte Estate shares, and you may then get higher interest and a better value. With regard to No. 4, I think that the low-priced share mentioned under Rhodesians would be more suitable. *Zul.*—(1) Hold. With the advent of the Selati Railway these shares should improve. (2) That depends upon whether the group connected with the shares will rig them. (3) A fair investment. *G.* (Portman Square).—These motor shares might rally again, although they have been of late on the down grade. You got in far too high. *D. H.* (Cootehill).—If the stockbroker sells, and you did not authorise the sale; he is liable. *J. S.* (Regent's Park).—As a rule I have found that these bonds to be drawn are not reliable. *G. H.* (Liverpool).—Under the circumstances, you had better deal with a firm of stockbrokers, members of the Stock Exchange. *Beta.*—If you have a good profit, there is no reason why you should not clear it, and go into something else. *G.* (Enfield).—I have no reason to think that this bank is not all right. They certainly seem to carry on their business satisfactorily. *Tobkoi.*—(1) For the investment of your £1,500 (nothing British), you cannot do better than make your selection from to-day's tables of Foreign Government stocks, Foreign Railway stocks, and dividend-paying Kaffir shares. (2) You have a handsome profit, and in the present insecure outlook concerning Yankee Rails, you had better sell. ((3) That depends upon what view you take of the fate of the licensing clauses. *E. C.* (Rochdale).—I do not approve of Nanwa shares, and I am not surprised that you are a loser on them. You had better realise. *Tebo.*—I think you might run these Rhodesian shares for some time, as in the general upward movement they will probably further improve. *Japan.*—Japanese bonds are very suitable, but you ought to buy the issue mentioned in my last table of Foreign Government stocks, as the 5 per cent. will no doubt be eventually scaled down in the unification scheme. *R. S.*—(1) These mining shares are entirely American now, and I do not recommend the investment. (2) Impossible to tell. You can do better in stocks mentioned in my article. *W. H. R.* (Burley).—You should hold your Langlaagte Block "B" shares. (1) They will be exchanged for Langlaagte Estate, and that will improve your holding. (2) No reason to sell now, as the mine is doing better. *Fat Beef.*—(1) It is impossible to enumerate all the assets, but the Tanganyika Concession have a very large territory, partly highly mineralised. (2) A small venture might be suitable, but it is, of course, a gamble. (3) Impossible to tell. *Abex.*—I do not like these low-priced Rhodesian shares. If you want to go in for any such, Amalgamated Properties of Rhodesia at 8s. 3d. would be preferable. *Halliday Hill.*—(1). Yes, Kleinfontein is a sound dividend-paying Kaffir share. Geduld Proprietary have not yet resumed crushing, owing to trouble with water. You had better make another selection from the shares mentioned by me in my article. *A. H. P. H.*—I have heard no complaints against the firm in question. I cannot, obviously, guarantee the safety of outside brokers. *J. H. L.* (Cardiff).—If you send a stamped and addressed envelope, I will send you the name of a firm from whom you can buy Premium Bonds. See paragraph in last week's article. *Explorer.*—I understand that there is a prospect of these rubber shares recovering, in view of some important negotiations now in progress. *Prestea.*—Certainly hold your Fanti Mines and Prestea Mines for a good rise, but Utah Bingham Copper shares are not a desirable holding. The firm you mention is respectable, but I cannot obviously guarantee the safety of outside brokers. *A. G.*—You would have to subscribe through a London firm of foreign bankers, as the loan is only placed in Paris. If you send stamped and addressed envelope I shall be pleased to send you the name of such a one. *Cyril.*—Leave them alone. *Drie.*—(1) Both Brakpan and City Deep are highly promising; the latter will produce first. (2) No. 3 no catch. *Sol.*—I do not recommend purchase of the rubber shares mentioned. You can do better in the shares mentioned in last week's article. *Novice* (Merton).—Rose Deep is an excellent investment and included in last week's table. The other two are fair value, but you can do better from Kaffir tables published 2nd and 9th inst. *F.* (Birmingham).—I can give you no information on the British and Colonial Trading Syndicate, and the only shares I should care to buy amongst those mentioned are Jong Landors, certainly not the Peruvian shares. You should insist on the prospectus. *M. R F.*—(1) For investment make your selection from my Foreign Government and Railway tables and from the dividend-paying Kaffirs. (2) For speculation, the Egyptians shares and rubbers are suitable. *Jeldoh.*—(1) Geldenhuis Estates, yes, but not Nos. 2—4. Make your selection from the last table of Kaffirs. What you require has been forwarded to you. *Cymro* (Swansea).—Thanks for your kindly greeting. Nos. 1 and 2 are first-class, and there is no reason to change Nos. 3 and 4. *A. P., R. J. S., and others.*—I do not recommend investment in the Waldorf Hotel Co., Ltd.'s shares, as put forward by the Municipal and General Properties Syndicate. *Como.*—There is no more market for the debentures and shares in the original company. The address of a respectable stockbroker, member of the Stock Exchange, has been forwarded to you. *W. W. R.* (Southsea), and *L. W.* (Burton-on-Trent).—So far as I know, the Charing Cross Bank is sound, but I cannot take upon myself the responsibility of recommending it, having regard to the high rate of interest which it has to pay and to the general character of its business. *L. D.* (Leeds) and *A. W.* (Arbroath).—We have frequently stated that we regard Farrow's Bank as thoroughly sound and of a highly progressive character. *B. L.* (Londonderry).—If you win, you will get your money from the National Share Exchange. See article on another page. *Greek.*—I consider Metropolitan Water Board stock quite as safe as Local Loans, but the former stock is not so well placed as the latter. *Cambridge.*—These are reconstructed West Australian companies, which are valueless at present. *D. H.*—You should hold these South African shares, Nos. 1 to 3, as this is not the time to sell. *C. G. M.*—I would strongly advise you to have nothing to do with this so-called Trust.

(We regret we are obliged to hold over a large number of replies.)

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 67, Long Acre, W.C.

Lord Rosebery and Insurance Companies.—P. W. C. (Chelmsford).—The comments to which you refer are justified. Lord Rosebery went to Glasgow to talk to the business men of that city, and through them to the country upon the injury likely to be worked upon the commercial community by the Budget if it becomes law. And he illustrated his argument by the cases of the Prudential "Insurance" Company, as he calls it, and the United Kingdom Temperance and General Provident Institution. "Take," said he, "the Prudential 'Insurance' Company. It has 'a capital of some £58,000,000.'" Now the authorised capital of the Prudential Assurance Company is £2,000,000, of which only £1,000,000 has been subscribed and paid up. A blunder here on Lord Rosebery's part of £57,000,000. But his reference to the United Kingdom Temperance and General Provident Institution is even more glaring, if that be possible. Said this would-be instructor of the nation: "Take the United Kingdom Temperance and General Provident Institution with a capital of nearly £9,000,000." Lord Rosebery may be surprised to hear that this company has no capital, it being a mutual institution. Lord Rosebery should change his coach for one who will be careful to inform him as to the difference between capital and funds. A critic of the Budget, who has been Prime Minister, should at least know that.

Norwich Union Life Insurance Company.—T. T. B. (Broadstairs).—There must be some mistake. The offer of £48 15s. would be ridiculous. We will look into the matter.

Sun Life of Canada.—Hussar.—You would find it difficult to beat this office for an annuity. The National Mutual of Australia offers terms nearly as good. Both are first class offices.

North-Eastern Insurance Company.—V. Teventon (Islington).—We have no information.

Mental Disorder.—F. H. (Bath).—Yes; the Star Life Assurance Society issues a policy for the professional man, whereby if at any time, before the age of 65, he shall be wholly incapacitated by mental disorder from carrying on his work for a period of not less than three months the premiums will be remitted for that time, and if he is totally, permanently, incapacitated the premiums for the whole duration would be remitted.

The British Life Office.—G. E. M. (Newcastle-on-Tyne).—The house-purchase scheme of this office has always been part of its business. It is a very attractive scheme. As to the stability of the office, it is only thirteen years old, but, catering more especially for the labouring classes, it has made considerable progress. At the beginning of this year its funds amounted to £112,613, independent of a subscribed capital of £25,000, the whole of which is liable to meet the claims.

The General Mutual Industrial Insurance Company.—Boro. Mutual (Nottingham).—We do not recommend you to do so.

British Enterprise Insurance Company.—W. H. R. (Bournemouth).—We think well of their rental house-purchase system.

Guarantor of Payments.—F. S. (Aberdeen).—We do not know any insurance company that would undertake the risk.

Hearts of Oak Life and General Assurance Company.—A. E. S. (Wooton).—You were told quite correctly as to the £20,000. The company was established in 1903.

National Protection Insurance Company.—Inquisitive (Accrington).—We should not do so.

Insurable Interest.—W. M. (Mile End).—No. You have no insurable interest in the life, and could not therefore recover from the company.

The Industrial Indemnity Corporation.—R. S. A. (Tooting).—We do not recommend it. W. N. (East Ham).—Ditto.

Two Insurance Companies.—T. V. (Tonbridge).—The Caledonian Insurance Company is the oldest Scottish insurance office, and is in the front rank. Life policy-holders are protected by a self-acting, non-forfeitable system, and obtain many other liberal privileges under their policies, which are, in most cases practically unconditional. The other company you name is also a first-class office.

The Century Insurance Company.—H. L. G. (Harley Road).—Of the two, and for your purpose, we should prefer the Century.

British Equitable Insurance Company.—Mary (Birmingham).—We have read your letter with much interest. In the circumstances we should accept the surrender value.

Norwich Union Life Insurance Society.—A. B. A. (India).—You cannot go wrong in insuring with this office. Being in India, you can insure at the ordinary home rates, plus 1 per cent. of the amount assured for the first five years only, and this compares favourably with other companies.

United London and Scottish Insurance Company.—Elias (Paddington).—It is a non-tariff office established in 1907.

The Industrial Indemnity Corporation.—W. M. (Hove).—The answer is in the negative.

Endowment Assurance.—Fidgy (Muswell Hill).—Try the Mutual Life Insurance Company of New York, 16-18, Cornhill, E.C.

Law, Car and General Insurance Corporation.—J. B. (Sheffield).—Yes, the dividend for the last financial year was 10 per cent. Upon your second question you should address the assistant secretary, 4, St. Paul's Churchyard. E.C.

Royal London Mutual Insurance Society.—W. W. (Brompton.)—It is a capital office. A feature of it is its discounted bonus plan. These policies have all the advantages of with-profit insurance, whilst at the same time the premiums are low, being not much more than those charged for non-profit insurance.

London, Edinburgh and Glasgow Assurance Company.—F. C. (Northampton).—The Company is steadily improving its position.

National Cash Register.—Since we referred to this matter in our last issue we learn that various further monies have been returned to customers who have made purchases during the current year, in many cases at the reduced prices and without any claim being made for such return. The London National Cash Register Users' Protective Association is naturally encouraged to redouble its efforts to secure equitable treatment for its members, but necessarily it cannot pursue this work without funds, and it is about to appeal to holders ofRegisters interested to make a small subscription. All particulars will be given on application to Mr. Francis Robinson, 137, Saltram Crescent, West Kilburn, N.W.

FOR MEN ONLY.

- - THE - -

"DIAMOND" STROPPER

WILL SHARPEN "GILLETTE" BLADES.

MAKES OLD BLADES EQUAL TO NEW.

Instead of continually buying Razor Blades Order ONE "DIAMOND" STROPPER for 2/6 From a Cutler, Store or Chem ist

In case of difficulty, send P.O. to the Sole Agents, S. Guiterman & Co., Ltd., Dept B, 35 & 36, Aldermanbury, London, E.C.

The Full Prospectus has been filed with the Registrar of Joint Stock Companies. The Subscription List will open at 10 a.m. on WEDNESDAY, the 13th October, 1909, and close at or before noon on SATURDAY, the 16th October, 1909.

INTEREST UPON THE WHOLE OF THE PRESENT ISSUE OF 100,000 SHARES IS GUARANTEED FOR SIX YEARS BY THE BRITISH NORTH BORNEO CO. *(Incorporated by Royal Charter dated 1st November, 1881.)*

The British North Borneo Company (hereinafter referred to as the Government) holds sovereign and territorial rights over the State of North Borneo, which is a British Protectorate comprising an area of about 31,000 square miles.

KIMANIS RUBBER, LTD.

(Incorporated under the Companies (Consolidation) Act, 1908.)

CAPITAL - £150,000

DIVIDED INTO 100,000 GUARANTEED SHARES OF £1 EACH, AND 50,000 NON-GUARANTEED SHARES OF £1 EACH.

The whole of the 50,000 non-guaranteed Shares are reserved for allottees of the present issue, who will have the right of calling for them at par over a period of six years in the proportion of one non-guaranteed Share for every two guaranteed Shares originally allotted. Certificates will be issued to each original allottee in respect of these option rights.

The Government guarantees a minimum dividend of 5 per cent. per annum upon the Guaranteed Shares for a period of six years.

The above 100,000 Guaranteed Shares are now offered for Subscription at par, payable as follows:—

1/- per Share on Application, 4/- on Allotment, 15/- on 15th November, 1909.

The Guaranteed Dividends will be paid half-yearly on the 1st May and the 1st November in each year, the first payment, a full half-year's interest, being made on the 1st May, 1910.

DIRECTORS.

Sir WILLIAM HOOD TREACHER, K.C.M.G. (Chairman of the Linggi Plantations, Limited), Lawday Place, Farnham, Surrey, *Chairman.*

ROBERT MURRAY BELL, Esq. (Director of Kamuning Rubber and Tin Company, Limited), 5, Whittington Avenue, London, E.C.

Sir CHARLES JOHN DUDGEON (Member of the London Committee of the Yangtsze Insurance Association, Limited), 3, Hans Crescent, Chelsea, S.W.

GILBERT FRANCIS TRAILL, Esq. (Chairman, Golconda Rubber Company, Limited), 2, Fenchurch Avenue, London, E.C.

BANKERS.

MARTIN'S BANK, LIMITED, 68, Lombard Street, London, E.C.

BROKERS.

London—Messrs. LAURENCE SONS & GARDNER, 13, Copthall Court, London, E.C.

Edinburgh—Messrs. HARDIE, TURNBULL & Co., 43, George Street, Edinburgh.

SOLICITORS.

Messrs. STEPHENSON, HARWOOD & Co., 31, Lombard Street, London, E.C.

AUDITORS.

Messrs. TURQUAND, YOUNGS & Co., 41, Coleman Street, London, E.C.

SINGAPORE AGENTS.

GUTHRIE & Co., Ltd.

SECRETARY AND REGISTERED OFFICE *(pro tem.)*

HARINGTON G. FORBES, 37, Threadneedle Street, London, E.C.

ABRIDGED PROSPECTUS.

This Company has been formed for the purpose, amongst other objects, of acquiring from the British North Borneo Company, of 37, Threadneedle Street, London, E.C. (hereinafter referred to as the Government), a Concession of 5,000 acres of land in British North Borneo, to be held on a 999 years' lease, as from 1st January, 1910, and of cultivating Para Rubber thereon. The property is served by the State Railway and lies between the Kimanis and Bangawan Rivers, and is distant about 35 miles from the Port of Jesselton. *(See Map accompanying the Prospectus.)*

The whole of the land to be acquired will be held free of quit rent, but otherwise it will be subject to Land Regulations (1894) of British North Borneo.

The soil and climatic conditions of the district in which the Company's Estate is situated are excellent, and the growth of Para Rubber trees exceptionally rapid.

The attention of investors is drawn to the following important advantages.

(1) The Government has agreed not to charge any export duty on Rubber grown on the Company's Estate for a period of fifty years from 1st April, 1915.

(2) Holders of Shares of the present issue will under the guarantee of the Government be assured the receipt, during six years from the date of incorporation of the Company, of dividends at the rate of £5 p.c. per annum in respect of the amount paid up on the Guaranteed Shares held by them.

(3) Allottees of the present issue will have the right of calling for the unissued non-guaranteed shares at par over a period of six years from the date of incorporation in the proportion of one non-guaranteed share for every two guaranteed shares originally allotted. Certificates will be issued to each original allottee in respect of these option rights.

The Concession agreement provides that the money advanced in respect of the guaranteed dividends shall be refunded to the Government, without interest, out of profits earned by the Company exceeding 6 per cent. in any year on the whole of the capital for the time being paid up; and also that no Debentures or Preferred Shares can be issued until such payment without the consent in writing of the Government. The agreement also provides that the Company shall not during the said period of six years without the previous written consent of the Government expend less than £6,000 or more than £10,000 per annum on planting and cultivating on the said 5,000 acres, or purchase any additional land.

The shares of several Companies whose Concessions were acquired from the Government already stand at a considerable premium, *e.g.*,

THE BRITISH BORNEO PARA RUBBER COMPANY, LIMITED, registered in April, 1905, on which 4 per cent. dividends are guaranteed by the Government for six years. Present market price of £1 shares, about 17s. premium.

THE TENOM (BORNEO) RUBBER COMPANY, LIMITED, registered in January, 1906, on which 4 per cent. dividends are guaranteed as above. Present market price of £1 shares, about 11s. 6d. premium.

From the price at which these Companies' shares stand when the guarantee has run more than half its term it will be seen that the value of the six years' option to which allottees of this issue are entitled may be considerable.

The Government has undertaken to fell at its own expense 500 acres of jungle, forming part of the 5,000 acres, and to pay all expenditure in Borneo on the Estate up to the 1st January, 1910.

It is estimated that the Working Capital provided by this issue should be sufficient to plant and bring into bearing nearly one-half of the area comprised in the Concession.

The consideration to be paid to the Government for the Concession and the benefits conferred thereby, is £25,000 in cash.

The Government has the right of nominating one Director, which has not yet been exercised.

Application is intended to be made in due course to the London Stock Exchange for a special settlement and quotation.

Full Prospectuses (upon the terms of which applications will alone be received) and Forms of Applications for Shares may be obtained from the Bankers, Brokers, Solicitors, and Auditors, and at the Offices of the Government at 37, Threadneedle Street, London, E.C.

Dated 12th October, 1909.

THE DRAMA OF TO-DAY.

BY M. CLEMENT SCOTT.

"THE DOLLAR PRINCESS."

So far as comic opera is concerned, the home-made material seems to have all been used up and, just as years ago England travelled to France and bought up most of the Ville Lumière's opera-bouffes, so Austria is now the hunting ground for these "musical melanges."

But I have no hesitation in declaring "The Dollar Princess"—the latest importation from Austria—to be vastly superior, both in style and form, to her defunct sister, "The Merry Widow," and when "The Dollar Princess" was produced in German, it must have been a wonderful and altogether charming entertainment.

Unfortunately, over here we are suffering from a complaint I should call "non-singitis," and the vocalists required to make this kind of operetta of the highest class are not in evidence for the moment.

In the days of "Dorothy," when there was such a combined wealth of talent as Marie Tempest, Hayden Coffin, Ben Davies, etc., London was able to compete favourably with any foreign operetta troupe, but, alas! the "Dorothy" days are no more, and no star singers have been found to step into the empty shoes that either Marie Tempest or the other artistes left behind them.

Miss Lily Elsie, sweet as she is to look upon, and constituting a "draw" as she perhaps may do, is not a Marie Tempest. She has not the magnetism, the brilliantly clever acting abilities, nor the exquisite voice with which Miss Tempest drew us all to her prettly little feet, neither has Mr. Robert Michaelis the popularity enjoyed by Mr. Hayden Coffin.

I cannot help saying, too, that "The Dollar Princess" has been poorly translated, that the book leaves much to be desired, and that George Edwardes has not selected a particularly good cast.

Miss Gabrielle Ray, for instance, should never be allowed to sing, for the excellent reason that she has little or no voice; the same thing applies also to Joseph Coyne. However, the management evidently thinks differently, and although both Gabrielle Ray and Joseph Coyne are excellent dancers, they "two-step" it too little and "wibble warble" too much, and when they take part in some of the most important numbers of Leo Fall's melodious work, I sit amazed and apprehensive as to the result of their feeble vocal efforts.

Miss Lily Elsie, as "The Dollar Princess," is just Miss Lily Elsie, as she was in "The Merry Widow." I cannot speak too highly in praise of Miss Emmy Wehlen—she is an artiste to her finger-tips. Her singing and acting in the first act relieves it from the dulness which threatens it the moment before she makes her entrance.

The music is of that tuneful and haunting kind that will probably be whistled all over the town in less than no time.

As for the general *mise-en-scene*, the frocks, the colouring and the gorgeous surroundings, George Edwardes has surpassed himself, and everyone knows what that means.

If "The Merry Widow" waltzed along as gaily as she did in Leicester Square for over two years, then surely "The Dollar Princess" will remain at Daly's Theatre indefinitely, for she is infinitely the more attractive of the two ladies.

AT THE ST. JAMES'.

I am not in the least surprised to learn that Arthur Pinero's extremely unpleasant drama has proved a dismal failure, and is to be withdrawn at the end of this month from the St. James' Theatre, after a run of only a few weeks.

Can't some kind friend persuade the Knighted author of "Mid-Channel" to read up some of the works of his younger days and try to revive laughter and tears in his audience when he presents the next play? All these miserable and ill-behaved creatures may, or may not, be real in the life of to-day, but if they do exist, why reproduce them on the stage? Who wants to see or know them? If the world really is as Pinero paints it, then I for one would like to forget it, and when I go to a theatre, let me live, if but for a few hours, in a sweet scented garden of "make-believe," and not in the demoralising, nauseating atmosphere of a "Mid-Channel" existence.

TRADE NOTE.

A TURKISH BATH AT HOME.—Many of our readers no doubt already possess the interesting 100 page Booklet issued by the Gem Supplies Co., and referred to in the "Talks by the Turkish-Bath Man," which from time to time have appeared in the columns of this journal. Those who do not possess a copy should write for one at once and study the contents most carefully. This is just the time to start Home Turkish Bathing, and the Gem Turkish Bath Cabinet is at once the most efficient and most inexpensive means of doing so. This excellent Cabinet costs only 30s., and is manufactured and sold by the Gem Supplies Co., Ltd., 22, Pear Tree Street, Goswell Road, London, E.C. Everyone desirous of keeping "fit" during the trying winter months should write for a copy of the Booklet, which is sent gratis and post free on mentioning this journal.

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We Deliver our Stylish, Comfortable, Well-tailored Suits for only 3/- with order, and if you are entirely pleased with the garments when finished and tried on, we ask you to pay 3/- more on delivery and to complete the purchase in five monthly instalments. If disappointed, we instantly return all money paid.

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and if you are entirely satisfied with the Suit when you have tried it on, pay 3/- more and complete the purchase in five equal monthly payments. If you are dispppointed, we will immediately refund all money paid.

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ALL KINDS OF DOGS AND PUPPIES,
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In districts where these Cakes are not stocked by Dealers, we pay carriage to consumers on quantities of 28 lbs. and upwards. Send for Samples.

Molassine Meal Gives Horses Stamina.

WHAT IS YOUR NUMBER?

See Page iii. of Cover.

"IN THE AIR."

NOTES ON AVIATION.

By W. Parker.

Preparations are in full swing at Blackpool where £18,000 is already actually available and more if necessary. No one can call this niggardly finance, and the meeting will be a credit to English enterprise. The management is now vested in a committee, half delegates of the Blackpool Corporation and the other half representing the Lancashire Aero Club, Col. Grantham being secretary of the latter and Mr. Ker-Seymer of the former body. The latter gentleman being a member of the Committee of the Aero Club of the United Kingdom has the somewhat delicate task of seeing that the many and complicated regulations imposed by the central body, viz., the International Aeronautic Federation, are duly complied with, so the meeting will be in the fullest sense a recognised and official one.

The "F.A.I."

There seems to be a lot of misunderstanding about the official side of aviation meetings, and a short explanation of the real position may be of service at the moment. In 1902 the Aero Club of France decided to form this Federation Aeronautique International as a representative body, itself to consist of the premier Aero Clubs of each country. The British Aero Club, the only one of its kind in existence at the time, became the British member of this F.A.I. A code of rules was drawn up for aerial competitions, and arrangements were made for bi-annual meetings of the society in various capitals of Europe. Such has been the growth of this body in power and influence that practically all the great prizes in existence come under its purview—the Gordon-Bennett and *Daily Mail* prizes included, and if an aviator wishes to preserve an official status and win such prizes he has got to get the sanction of this central body.

Our Aero Club.

As to our Aero Club, which sundry people complain is endeavouring to usurp all the honour and glory of "running" British aviation, it may as well be explained first as last that it has neither the power nor the wish to do any such thing. The F.A.I., which some regard as a sort of "upas tree" of aviation, but which is most certainly a clean and high-class sporting body, has the final word. All the much maligned Aero Club has to do is to report that the ground is suitable, the public properly safeguarded, and the proposed prize money satisfactorily vouched for. Thus, when the British Club in its capacity as local member of the Federation, found these various conditions satisfactory at Blackpool it *ipso facto* assumed full responsibility to the parent body in France in return for its official sanction. Blackpool has had the good sense to get the stamp, and it is to be applauded for so doing. Doncaster now doesn't want it apparently—well *tant-pis* for Doncaster. In horse racing you run under Jockey Club rules or you do not, and it is the same here. I hold no brief for the Aero or any other club, but the less we have to do with snubbing and thwarting a body which has done nothing to deserve it, and is merely doing its duty in a subordinate capacity, the better. If there was less talk and more flying in England the situation would be less obtrusively comic. Remember Wilbur Wright's homely adage, "The parrot is the bird that talks most and flies least!" There are too many armchair aviators about.

17 All British Aeroplanes.

The £1,000 *Daily Mail* prize for a circular mile will soon be in a British aviator's pocket. The number and class of the entries is extremely encouraging. The winning of the circular kilometre by Farman in January of last year was the beginning of great things in France, and we have learned much since then. There was no reason why it should not have been won before, but better late than never.

Juvisy.

In characteristic French fashion the "great fortnight" has begun. There was considerably more feasting than flying on the opening day, but that harmed nobody, and that jovial and peripatetic body, the Aero Press, made exceedingly merry. The aerodrome is a comparatively small affair, and after the broad horizons of Rheims one felt themselves in an aerial playground. The promoters are wise in their generation, however. The small and numerous prizes are calculated to bring out the smaller and newer men and machines. Moreover every movement can be watched, and believe me, as a mere spectacle, a short flight close to where you stand is worth more in thrills and interest than the great Lathams, Bleriots, or Farmans a couple of miles or so away. There is a lot of fun and education, too, in a day at Juvisy, and I noticed a lot of our countrymen on the opening day who seemed quite as interested and much less fatigued than they did on the great muddy plains of Bethany last month. Wherever aviation is there will the English be gathered together. They are certainly more keen on the sport than any other nation, scarcely even excepting the French, who have patriotism as well as curiosity to attract them to their meetings. One thing is certain—the crowds at Blackpool will be simply colossal if our weather will only allow the aviators half a chance.

What Is Your Number?

See page iii. of cover.

Keep your Boys at Home

THERE is no game that gives such continued pleasure as billiards. Played at home, amid home surroundings, it is the ideal game for your boys. Your girls can also join in the game, and merry winter evenings are assured for all. Riley's Miniature Tables can be placed on your dining table and are easily stored when not in use

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Superior Billiard Table in Solid Mahogany. French Polished. Best Slate Bed. Adjustable Fee. Rubber Shed, Low Frost-proof Rubber Cushions. Two Cues, Marking Board, Rest. Ivory or Crystalate Ball, etc.

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Size 4 ft. 4 in. by 2 ft. 4 in.	£3 7 6	Or in 12 Monthly Payments at 5 per cent. on Cash Price.
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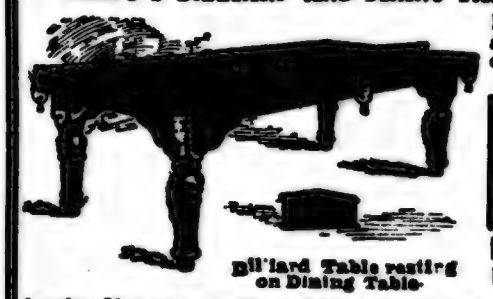

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Prices from £13 10s. to £24 10s., according to size of Table. Cash or easy payments.

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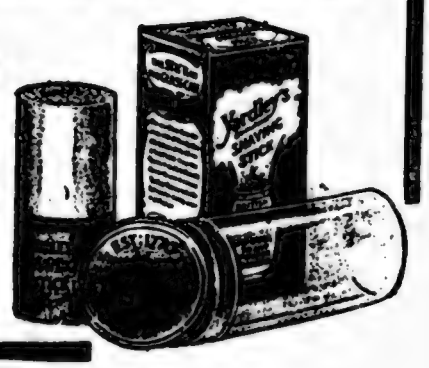
is unequalled for its soothing creamy lather, which lies on the skin like an ointment. It permits a clean shave in one operation and leaves the skin cool and comfortable.

It is British made and beats the foreign.

Try it now. 1s. of all Chemists, or of Yardley & Co., Limited, the makers, Stratford, London, E.



WHEN YOU GO HOME.

There are some men who believe that business is a matter that should be confined and regulated by office hours. There are others who appreciate the fact that in these days of hustle the man who leaves his business behind at 6 p.m. prompt is also left behind in the long run.

We have always preached the business habit, and suggest that it is most important that a man should have a bright, well-furnished home, so that he may invite business friends and, in what would otherwise be waste time, add to the opportunities of success.

But, of course, the question of furnishing arises. Why worry about this when all that may be necessary in this direction can easily be obtained? Wolfe and Hollander, who are well-known as straight-dealing business men, lay themselves out specially to deal with the matter.

Their special system of supplying furniture of the richest and most luxurious character, on a deferred system of payment that entails but an extra five per cent. per annum, is such as will appeal to every rational being.

There is no need to worry about cash in hand or the balance at the bank when by simply applying for Wolfe and Hollander's latest illustrated book, you may choose your furniture and pay for the same as you desire.

Just send for Wolfe and Hollander's new catalogue. You will be surprised how easy it is to purchase and pay at leisure for the highest class of furniture. Their address is given below.

The secret of social success lies in the home. If you can show to your friends a well-furnished, tastefully-decorated home, they will realise the fact that you are somebody of importance.

HOUSE FURNISHING EXTRAORDINARY.

There is no need to labour the point that smart furniture is a necessity. We do not refer to the rich man alone, but to every class, especially the great influential middle class that are waiting for advancement.

Furniture we know makes for comfort, it means for your wife a sense of ease; it may mean for you everything.

If you waited until sufficient capital was accumulated to purchase outright, what years you might waste. You can obtain all the highest class furniture you desire on deferred terms by going to Wolfe and Hollander.

They are quite ready to assist you towards the fulfilment of your desire, the attainment of a comfortable home. Their system is practically a cash system allowing deferred payments. Their catalogue explains all this. You should send for it. You will be surprised at the amount of interesting information it contains.

A WONDERFUL BOOK ON HOME COMFORT TO TAKE HOME.

FREE COPIES FOR "JOHN BULL" READERS.

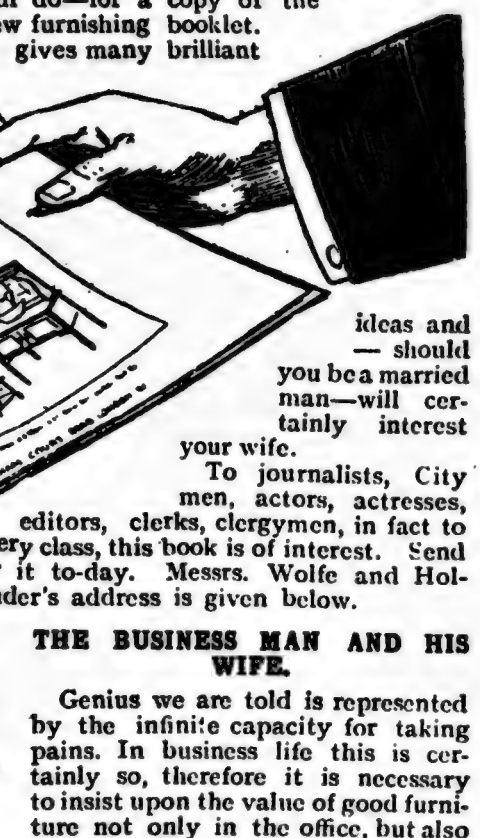
The pioneer workers in the matter of supplying beautiful furniture at practically cash prices are Messrs. Wolfe and Hollander. Their latest book is one that every reader of JOHN BULL should secure.

It proves how that you may obtain, say, £100 worth of furniture, pay for the same at leisure, incurring no extra charge but five per cent.

Fancy £100 cash furniture for £105, to pay as you desire. Surely this is remarkable. Send for the book.

YOU ARE INTERESTED

in this matter, and therefore you are cordially invited to send—a postcard will do—for a copy of the new furnishing booklet. It gives many brilliant ideas and — should you be a married man—will certainly interest your wife.



To journalists, City men, actors, actresses, editors, clerks, clergymen, in fact to every class, this book is of interest. Send for it to-day. Messrs. Wolfe and Hollander's address is given below.

THE BUSINESS MAN AND HIS WIFE.

Genius we are told is represented by the infinite capacity for taking pains. In business life this is certainly so, therefore it is necessary to insist upon the value of good furniture not only in the office, but also in the home. Many a man's wife if she were given the opportunity would be a second partner, and one of her greatest opportunities is represented by a well furnished house. The old argument that to purchase furniture entails either a heavy immediate outlay, or else the obtaining of cheap, shoddy articles at ruinous prices for credit given, does not apply.

Wolfe and Hollander, by supplying the very best furniture it is possible to obtain at prices that are only 5 per cent. above cash prices, enable all to secure luxuries in furniture on rational terms. Their book tells you all about this, and whether you desire £5 worth or £5,000 worth of furniture they are prepared to supply you practically at a moment's notice. Their showrooms in Tottenham Court Road are well worth a visit, but if you cannot call you are advised to write for their latest book.

The book referred to gives full details of Messrs. Wolfe and Hollander's simple system.

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BULL'S EYES

Notes of Interrogation:—
Is the City effort to kill the Budget a "Lordable" one?
Did Peary really get an "Arctic" reception in New York?
Is "pulling the ropes" the way to silence a bell.
Isn't Congo "Free" State a hideous sarcasm?
Will Ranji's proposed Indian Cricket Team *pay?*
Is the Roundabout Club a straight affair?
Was it called "The Dollar Princess" to ensure there being money in it?
How many English clergymen are taking tickets in the French Lottery?
Is the threatened increase in the price of woollen goods a "yarn"?
Is the Budget "laid up" because it is ill?
Why not call the two Polar bear cubs just arrived at the Zoo "Cook" and "Peary"?

"Government Muddle," we read. They generally do.

The village of Stocking Pelham, Herts, contains only one person qualified to serve on a jury. Wants stocking.

A herring with two heads was brought in to Grimsby recently. Two heads were no better than one in this case.

A burglar stole a clock and two shillings from the Italian Hospital Bloomsbury. His visit cost the institution both time and money.

"Seventy-two per cent. of our school children have carious teeth," says the Mayor of Preston. Do they lead precarious lives?

"Saving Seconds," reads an *Express* headline. A minute hobby.

Eleven million pounds is paid each year by railway companies for maintaining their "permanent" way. They should call it something else.

"The examination of life is the most stringent of all examinations," says Professor Lloyd Morgan. True; few of us pass with honours.

"The Escaped Nun" is the name of a new book. Just out?

"I am the wrong man in the wrong place," Lord Rosebery remarked recently. He's right.

From Hull comes the complaint that evening classes are being depleted by skating rinks. But one can study figures there.

Miss Helen Mathers has become a specialist in art furnishing. We are now waiting to hear that Hall Caine has set up as an advertising agent.

The tradesmen who sells margarine for butter makes a profit of sixty per cent. we are told. A spreading fraud.

Asked if there was evidence of means, a Colchester applicant for a judgment summons replied, "Yes, he's a mean man." Did he mean "mean" means "means"?

"Woman Shot for a Deer," we read. Bad spelling again.

"Murder Made Easy, by George R. Sims" we read. Evidently he knows how to take life easily.

The headline, "Freemasonry in a Balloon," suggests that someone has been building castles in the air.

"The Attic Boarders" has just been published. The characters, apparently, take a high view of life.

It is stated that no land lies about the North Pole. Explorers, please copy.

Alderman Whur opposes the construction of tramways in Paddington. Whur's the objection.

Despite the finding of a Pittsburg judge that to spank the children is the sole privilege of the mother, we fear the father's "right" will still be exercised.

"The Fat Boy's Future," says a heading. A question of "wait."

We are told that the Budget debate in the Lords will begin about November 1st. Not long to wait after for the fireworks.

A correspondent in a contemporary asks how to keep the wasps from his vines. What about grape shot?

The *Mail* has been discussing the necessary "turnover" for victory. But it may be a "puff."

A County Court Judge says that many domestic servants gamble. Only for a "place."

There will be many flying visits to Blackpool during the aviation week.

The Boy Scouts are not only to have their day, but also their knight.

At a Vienna wedding the mother of the bride wore a wreath of roses. Forget-me-nots would have been more fitting.

Heading: Rumoured Spanish Check. It is now endorsed.

We read that in view of an election both parties are ready with sweet promises. And both sides have candi-dates.

We read that the Cabinet of Victoria spends £15,000 a year on killing rabbits. We spend far more on killing time.

Heading: Music as medicine. A demi-semi-quaver *is* a relief sometimes.

FREE TO "JOHN BULL" READERS WHO SUFFER from NEURALGIA, HEADACHE, OR TOOTHACHE

A Trial Supply of Zox Powders sent free of charge on receipt of stamped addressed envelope.

To-day sufferers from Neuralgia, Headache, and Toothache, are offered freedom from their pain free for the asking. The coupon below has simply to be filled up and posted, together with stamp addressed envelope, to the ZOX CO., 11, Hatton Garden, London, E.C., and a trial supply of the well-known Zox Powders will be sent by return.

We say "well-known," but until everyone has a supply of these wonderful Powders, this remedy—which has proved such a boon to thousands of sufferers—cannot possibly be well enough known.

PERHAPS YOUR TURN NEXT.

Maybe you are not suffering at the moment from either Neuralgia or Headache. But what about to-morrow, or the next day, or any day during the coming winter? You are liable to an attack of these dreaded pains, and you should, of course, be prepared to encounter such an attack.

Think of the misery of spending a day, or even an hour, suffering sickening pain; think of enduring such pain the whole night long. And, when you think, remember—there is a certain antidote for such pain.

THE PANACEA FOR PAIN.

The one certain cure for Neuralgia, Headache, and Toothache is Zox. No matter how severe the attack or of how long standing, Zox will banish the pain with lightning-like rapidity.

NO claims are made for Zox which the remedy itself does not justify. It is not a "Cure-all," but when we say it will cure Neuralgia, Headache, and Toothache the statement is endorsed by many thousands of users. These people owe their freedom from pain to the efficacy of Zox, and many of them acknowledge the fact in writing. Others recommend Zox to their friends, and in this way help to make better known a remedy which assuredly deserves world-wide recognition.

ZOX is easy and pleasant to take, and, as already stated, it acts with lightning-like quickness. One little Zox Powder, taken as directed, a minute or two of quiet repose, and you will find, to your delight, that the pain has gone. There is no danger in taking Zox—the powders are certified to contain nothing of an injurious nature.

READ THIS LETTER.

AFTER TWENTY-SIX YEARS.

"I have suffered with my head for 26 years, and have been treated at hospitals and by doctors, but they have not done me any good. At times I thought that my senses were going to leave me, for the pain seemed more than I could bear. Since I have taken your Powders I can say I have never had that feeling."—E. A.

FREE COUPON

Good for Two Trial Packets of "Zox" Quick Cure for Headache, Toothache, and Neuralgia.

To the ZOX CO., 11, Hatton Garden, London, E.C.

Sirs,—I accept your offer of Two Trial Packets of "Zox," and enclose stamped addressed envelope for return postage of same to

Name .....

Address .....

"John Bull," 16/10/'09.

THE NATIONAL SHARE EXCHANGE.

THE RESULT OF AN INVESTIGATION BY OUR SPECIAL COMMISSIONER.

Since the collapse of the London and Paris Exchange, the "National" has undoubtedly taken premier place amongst what are called "Outside Brokers," and its persistent and sensational advertising, coupled with the phenomenal growth of its business, has brought us so many inquiries that we decided to ask for an opportunity of looking into matters for ourselves, with the object of finding out exactly who and what the "Exchange" is, how it conducts its operations, and what security its clients have for the due fulfilment of their contracts. We were the more anxious to do this because the firm's advertisement frequently appears in our own columns, with the result that many of our readers have thus been led into dealing. In accepting these advertisements we have, as in all cases, reserved the right to remove them in the event of any duly authenticated cases of unfair treatment coming to our knowledge, and it is only right that we should say at the outset that, up to the present, no such case has arisen. This fact, indeed, had much to do with our desire to look into the "National's" methods. We were anxious to ascertain whether, at last, somebody had discovered that it really is possible for an "Outside Broker" to carry on a legitimate and sound business, with profit to himself and security to his clients. Of course if, as in the case of the "London and Paris," he is not content to stick to his last, but endeavours to tack on house agency, motor dealing, curio clubs, banking and journalism, he is likely to find his attention and his resources spread over too large an area, and what he makes on the swings he is pretty certain to lose on the roundabouts.

Speculation Inherent in Human Nature.

Let it always be remembered that speculation is an inherent trait in human nature; no legislation can ever eradicate it. You may divert it from one channel into another; you may drive it out of sight—but you cannot suppress it. Seventy-five per cent. of the business of the London Stock Exchange is speculation pure and simple, and the same remark applies to Mincing Lane, the Corn, Wool, and other Exchanges of the world. But these operations are confined to people who deal in big figures; they are not open to the small man. *He* must look to the "Outside Broker," and this fact accounts for the army of unscrupulous rogues who have brought the phrase into such bad odour. And yet, conducted upon sound, commercial lines, we can conceive of no business which could not be more easily carried on with advantage to all parties—that is to say, with absolute security to the successful "punter," and with fair profit to the stock and share bookmaker. For that, after all, is what the "Outside Broker" should be. "Come to me," he should say, "and back your fancy; the covers of those who lose will pay the profits of those who win; the difference between selling and buying prices will be my remuneration, and whenever too many of you are on the same 'goods,' I can protect myself by 'undoing' some of my risk on the Stock Exchange." Acting on these lines, and given sufficient business, an "Outside Broker" ought to make a decent living, and his clients ought to have a fair run for their money.

The Personnel of the Exchange.

It was, then, to test these proposals that we entered upon our investigation.

Our first inquiry was as to the personnel of the Exchange. We are fairly familiar with the "Outside" fraternity, however often they may change their names; and we were anxious to see whether any of them were behind the firm. To our great relief we found that such was not the case. The proprietor, Mr. Gaze, we recognised as a former member of the staff of a well-known firm of City Chartered Accountants.

"How did you come to drift into this sort of business?" we asked. "Well, it was my duty when with the firm in question to audit the books of ——— (one of the largest firms of Stock Exchange operators), and I became convinced of the great opening there was for an office of this kind, dealing with the public direct."

Then we turned to the staff—numbering altogether about a hundred. Here we failed to recognise any old acquaintances.

"Would you like to ask the managers any questions?" inquired Mr. Gaze. "*Each of them is an ex-member of the London Stock Exchange.*" Here was irony! Members of the "House" compelled by slackness of business to join the staff of an "Outside Broker"! Having completed our inquiry under this head, we turned to another.

Protected Against Undue Risk.

"How do you protect yourselves against what the bookmaker would call a 'one-horse book'—in other words, when you are nearly all one way in a given stock?"

Without hesitation came the reply. "We undo a portion of our risk with a Stock Exchange firm."

"May we have the name of the firm?"

"There are several," said Mr. Gaze, "and here are their names." Amongst them was that of a firm well known to us, and from whom we at once proceeded to make our own inquiries.

Why Stocks are Recommended.

So far, nothing could have been more satisfactory than the answers we had received. But we then put a question upon the reply to which much, in our judgment, depended.

"Since you are dealers, or principals, and your clients' gains are your losses, why do you sometimes actually recommend purchases of particular stocks, seeing that if they do go up you must lose?"

"I expected that question," said Mr. Gaze. "The answer is very simple. If you will look at our circulars, you will see that all the shares we recommend are such as have an active market, and are known as gambling stocks. Well, the public are invariably 'Bulls,' or operators for a rise, whilst the professional speculator often operates for a fall. Now look at this account"—directing our attention to a page in the ledger—"that man is a professional 'Bear,' and he deals direct with us, thus saving the commission he would otherwise have to pay his broker. And here is another similar account. So, you see, we are protected either way, and we can thus afford to advise our clients what to buy. In fact, many of them insist upon our doing so, as they have no special knowledge themselves, and simply want a little 'flutter,' with a strictly limited liability."

Those Wonderful Cheques.

"And now, if you don't mind, we will come to those wonderful 'cheques already paid to clients,'" we said.

The bell rang, and a pile of cheques not quite as high as the dome of St. Paul's was stacked in front of us. We examined them by taking a handful here and there, and having made a note of the names of the payees, and checked them with the ledger accounts, we then said we should like to see the bankers' pass book.

We confess to some surprise at what followed.

"Here is the pass book," said Mr. Gaze, producing something more like a ledger in size, although of the orthodox pass book shape and material. "You see," he added, "our bankers make us a special book—and here, too, is our cheque book"—producing a ponderous tome, also specially printed—by one of the largest joint-stock banks in the City. "And, in addition to these, our bankers keep special ledgers for our account," was the final observation on this part of the business.

Daily Settlements.

One other point occurred to us. In the course of the interview, Mr. Gaze had stated that never had a client been kept waiting for his money, and, further, that bargains closed up to noon on any day were settled the same afternoon. We expressed a wish to witness the settlement.

"Come any day, between 3 and 4," said Mr. Gaze, "and see for yourselves." And we did.

Our Conclusion.

The conclusion we have arrived at, therefore, is (1) That the National Share Exchange, as at present conducted, is not only a legitimate, but a desirable institution, and (2), that people who *will* speculate in stocks and shares may, by dealing with it, be assured of a fair run for their money—by which we mean that they will receive their profits if they win, and will not be the victims of trickery if they lose. Indeed, to quote what, but for the explanations we have given, would sound a paradox, the more Mr. Gaze pays out to the little public, the better it pays him.

We do not, of course, wish to be understood as recommending our readers to embark upon stock and share speculations, unless they are in a position to guard themselves, by means of adequate margins, against those violent fluctuations in prices which are the characteristic of all active markets. All we say is that, given the institution of the "Outside Broker," the National Share Exchange is straight.

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and* ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc., which will be duly acknowledged.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write names and addresses upon the back of their work. The Editor can accept no responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* when stamped, addressed envelopes are sent for the purpose. ALL MATTER SUBMITTED MUST BE ORIGINAL.

The Editor *can express no opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

John Bull League.—The Secretary of the League wishes to express his regret that it is impossible to answer the enormous number of communications reaching him daily. They are, however, receiving his careful attention. An important communication will reach the proposed Local Secretaries within the next few days.

R. F. (Clapham Road).—We have done with Miss Moult for the moment. At the same time, we are pleased to hear she is doing well.

H. E. S. (Liverpool).—How can you think we are intolerant of other people's views—whether religious or political? How can you?

E. P. W. (Dulwich) had great difficulty in finding a toy bulldog for his little boy, and is assured that no English firm manufactures such articles. He cannot understand why some leading manufacturer does not take the matter up.

Mr. William Field, M.P., writes congratulating us upon our efforts to place stamp duties upon gambling Stock Exchange contracts—a scheme which he tells us he has himself advocated for some years past.

F. P. (Blackfriars).—We cannot advertise the journalistic rag in question, even by awarding it a Biscuit.

The Sweetmeat Automatic Delivery Co. write that they find the machine at Southend, referred to in our issue of September 2nd, is not their property. In all their machines, in the event of the supply of goods being exhausted, the penny is either automatically returned when the column is empty or the slot is locked. We can only assume that our correspondent was under the impression—which appears to be pretty generally shared—that the Sweetmeat Automatic Delivery Co. have the monopoly in the automatic machine business.

Scillae (Penryn), A. F. (Treorchy), and others.—We have frequently explained that the only control we have over the advertisement columns is the right we reserve to remove any advertisements where duly authenticated complaints come to our knowledge.

R. A. C. (London), S. T. (Bradford), R. F. B. (London), and J. D. (Pentre).—See last reply. We may add, however, that in regard to the firm you mention we have received only one complaint, in regard to which a satisfactory explanation has been furnished.

A. G. B. (Stratford).—We are unable to give you the name of the Editor of the publication you mention—from a cursory perusal of which, however, we should imagine that "there ain't no sich person."

J. B. (Tollington Park).—We cannot read everything—and we must draw the line somewhere.

S. A. M. (South Hackney) wants M. C. B. (Elgin Avenue) to throw himself into a duck-pond to mitigate his fury against the children of Israel.

W. H. G. (Chatham) says flogging in the Navy is only for "serious criminal offences, such as theft or abuse of superior officers," and that bodies are not bared for ordinary canings.

R. H. C. (Anerley) says: "Just now the world is mad." Let us then shut it up. He adds, "Would you believe it, I have been to the North Pole. You don't go West for it." We are always ready to believe anything.

A. W. (Sheffield) says: "This is a hot-bed of Socialism. It is marvellous how these men keep their jobs. They are always sowing sedition and discord, yet when trade is bad they are the men that are kept on, while the genuine toiler is thrown overboard. An oily tongue goes a long way. I, for one, welcome the coming of the John Bull League to show up these shams."

A. F. G. (Coventry) wrote a story in 1906 for *Reynolds's* about a trick played on some confidence men. He often finds people relating the yarn as their own experience, and now one of our Manchester correspondents has followed suit. A story always gains in actuality when the narrator poses as the hero. We agree that confidence men are not usually confiding persons.

"Nemo" (Gillingham).—Even if Chinese pigs are scavengers, that does not necessarily render them unfit for human consumption. Our own pig-troughs are not very appetising. You might as well object to a peach because the tree had been fed on manure.

M. G. S. (Brixton Hill) arrived at Liverpool Street at 11 on a Sunday night, and was not allowed to enter the refreshment room. He must join the John Bull League.

S. C. H. (Green Room Club) has had a silver watch for thirty-five years. It now refuses to go when in his pocket, but will go anywhere else, even in other people's pockets. He wants an explanation of the mystery. Jim Crow offers to pouch it and see if it will go at his uncle's.

B. S., Jun. (Forest Gate), says "the recent religious riots in Ireland are deplorable." Aren't they?

S. T. G. (Chiswick) thinks that the extortion of pawnbrokers should be restricted. It is.

W. J. T. (Mowbray).—It was perhaps ambiguous to give a jockey a gold-mounted whip and say that "the boy certainly deserved the whip."

20,000 SIXPENNY PACKETS OF SUCHARD'S CHOCOLATES TO BE GIVEN AWAY FREE.

Thousands of people drink Suchard's Cocoa ("Ibis" Brand) and daily enjoy its delicious flavour and wholesomeness. But there are many thousands to whom Suchard's Cocoa ("Ibis" Brand) is nothing but a name—who have never tried it, and who, consequently, have no idea how delicious and nourishing this particular brand is.

Knowing that Suchard's Cocoa ("Ibis" Brand) need only be tried once to be used always, the Manufacturers have decided to present gratis and post free a sixpenny packet of any one of their well-known chocolates to every fresh purchaser of a ¼lb. tin of "Ibis" Cocoa.

How to Obtain the Free Gift.

First purchase a Quarter Pound Tin of Suchard's Cocoa ("Ibis" Brand) from your Grocer. It will cost you 8½d. If your Grocer does not keep the "Ibis" Brand ask him to obtain a tin for you.

Inside the round tin (just at the top) will be found a paper disc, here reproduced.

Attach this disc to the coupon below, which, after being filled up, should be sent to Messrs. Suchard, 33, King William Street, London, E.C. A disc from ½lb. or 1lb. tin will do equally well.

Facsimile of disc to be sent with coupon.

In return you will receive a full sixpenny packet of one of Suchard's well-known makes of Chocolate—"Velma," "Milka," or "Milnut" (Noisettine). You are given the choice.

Suchard's Cocoa ("Ibis" Brand).

There are many good cocoas, but none that can compare with Suchard's ("Ibis" Brand). Suchard's is altogether more palatable, digestible, and nourishing than any other cocoa made. It represents the very highest quality yet attained in cocoas—you need only try it to prove that this is so.

Suchard's "Velma" Chocolate.

Certainly the greatest achievement in chocolate yet. In "Velma" one gets the real chocolate flavour. It tastes of nothing but chocolate. Until you have tried "Velma" you cannot really know how delicious chocolate—*real* chocolate—can be.

Suchard's "Milka" Chocolate.

A combination of the purest Suchard's Chocolate and genuine Swiss Milk, "Milka" possesses all the good points of other Milk Chocolates, but it is far superior to them all. Naturally, it has not the pure chocolate flavour of "Velma," which a connoisseur requires in chocolate, but its other characteristics make it equally agreeable. It has also this advantage over other Milk Chocolates—it does not cloy in the palate.

Suchard's "Milnut" (Noisettine).

A chocolate with a most delicious hazelnut flavour. This speciality has only recently been on the market, but has already achieved a striking success. It is a characteristic "Suchard" sweet—toothsome, nutritious, and absolutely pure.

COUPON FOR FREE 6d. PACKET OF CHOCOLATE.

(Only one Gift Packet sent to same address.)

To Messrs. SUCHARD, 33, King William St., London, E.C.

Sirs,—Having purchased a ¼lb. tin of Suchard's Cocoa ("Ibis" brand), please send me in accordance with your offer one 6d. Packet of Suchard's * "Velma" or "Milka" or "Milnut" (Noisettine) Chocolate. I attach disc taken from the tin, which entitles me to this packet.

Name.....

Address .....

* *Cross out the two brands not chosen.* "J.B." 16/10/09

L&C.Hardtmuth's PATENT CIGAR PIERCER

Every Smoker Knows

that cigars are often spoilt by using a knife for cutting the end. A knife is a clumsy instrument to use for such a purpose, as it frequently tears or breaks the leaf. Hardtmuth's Cigar Piercer drills a cross hole in the cigar without injury to the leaf. Once having used it, no smoker dreams of using without his Hardtmuth Cigar Piercer.

Prices 6d. and 1/- in nickel. In Silver from 5/- upwards. In Gold from £1 upwards.
Of all Jewellers, Tobacconists, etc.
L. and C. HARDTMUTH,
12, Golden Lane,
London, E.C.

The Silver and Gold Series are manufactured by the celebrated firm of E. Morden and Co., Ltd.

B.C.S

Bracknell's Club Sauce, appetising in itself, makes the tastiest dish still more palatable.

BRACKNELL'S CLUB SAUCE

Per 8 Oz. Bottle. **6d.** Of All Grocers.

If any difficulty in obtaining, send one penny stamp and name of your Grocer and a sample bottle will be sent free by C. & S. BRACKNELL (Dept. 4), Brandon Rd., King's Cross, London.

JOHN BULL FURNITURE.

HIGH-GRADE SECOND-HAND.

In this age of cheap, cheap, cheap, it's a natural sequence that quality must be subordinate to the demand. To no branch of commerce does this apply more so than to Furniture, with the result that much of the much advertised Furniture is nothing more nor less than undesirable. Be well advised and buy only Splendid Second-hand

British Furniture By a British Firm For British People.

We cordially invite you to visit "Furniture Town." Here you will find Streets of Furniture, Avenues of Bedsteads, Roads of Linoleum, and Squares of Carpets. A long journey will repay you well, we save you much. Drawing Room Suites £3 15 0, Bedroom Suites, £2 10 0, Dining Room Suites, £4 15 0, Bedsteads and Bedding, £1 10 0, Carpets from 10d. Overmantels from 7/6, and thousands of Bargains for Cash, or

£5	0	0	worth, 1/- weekly.	£20	0	0	worth, 4/- weekly.
£10	0	0	,, 2/- ,,	£30	0	0	,, 5/- ,,
£15	0	0	,, 3/- ,,				

London deliveries in plain vans, all districts daily. Country orders carriage paid. Parties not requiring their goods immediately can have the same warehoused free until required. Call at once, or write to October Depositories List. No matter whatever your wants, we have it, Sketches and Specifications by return.

W. JELKS & SONS,

BRITISH FURNISHERS,

263, 265, 267, 269, 271, 273, 275, 275a, Holloway Rd., N.

Depositories.—2, 4, 6, 8, 10, 12, 14, 16, Eden Grove. (Adjoining)

(One minute from Holloway Road Station, Piccadilly and Brompton Tube.

'Phone, 230 North. 7828 Central. Telegrams, "Jellico" London.

REMOVAL ESTIMATES FREE.

PAT-A-CAKE BISCUITS

For the children's sake put Pat-a-cake on the Grocer's list, dear Madam. They're best of all, the cost is small, and you'll never regret you had 'em. Short and sweet, good to eat, daintiest confection—just Peek Frean's and you know that means the acme of perfection.

E. C. O. (Manchester) says the most pleasing feature of his recent holiday at Scarborough was the weekly copy of John Bull. We are glad he had such a good time.

J. M. (Westcliff-on-Sea) has named his residence "John Bull House." We shall certainly make a point of ringing the bell the first time we are in the neighbourhood.

C. S. L. (Tooting) has received one of Armstrong and Co.'s impudent circulars, demanding payment of the guinea claimed by White, the tipster. He offered to pay if White would prove the sum was due, but did not hear again from them. He inquires regarding "John Bull," the Birmingham bookie. We have several times warned our readers against the man carrying on business under this *alias*, Betson, the Birmingham rascal.

"Inquirer" (Cardiff).—We have many times cautioned readers against the London Incandescent Company, of Camberwell. You cannot be an attentive student of these columns.

A. B. M. (Peterborough) says the seal was shot by a Nottingham solicitor, and "his action has met with the condemnation and scorn it merited both from the villagers and his fellow-citizens in Nottingham."

E. D. (Chiswick) says Dr. Cook related how, on reaching the Pole, "North, East and West disappeared, only South remained," whereupon he "fixed his metal cylinder with the flagstall in the ice, which floated in an Easterly direction." A bit strange, wasn't it?

Mr. Walter W. Ridley, of the Civil Service School, at Hull, sends us particulars and a prospectus of his establishment, which reads all right.

A. S. (Newcastle-on-Tyne) wants us to turn our attention to the discomforts of seaside boarding-houses. It would, however, be difficult to generalise on such a matter. Even big hotels are not always paradise.

R. P. J. (New Barnet) sends more complaints about the Holborn Empire. He says the programme girls go to every seat and place an engaged card on it so that it is not possible to obtain a seat for a shilling. He thinks it would be more honest to charge the full price at the pay-box instead of resorting to such methods.

J. M. H. (Westcliff-on-Sea) thinks that our correspondent, C. J. B. (Bolton), who said that "modern soldiers and sailors do not drink," must be a twin brother of Lord Charles Beresford. With reference to some remarks on Southend by J. M. H., our correspondent observes that "honeymooners are quite independent of electric light." No doubt they prefer gas.

"Tariff Reform" (Birmingham) denounces the Imperial Supply Co. (42, Junction Road, N.), for a "New Scent Locket Hair-Counting Contest," which is, obviously, delusive. The key to the scented locks is too easy.

G. B. (Norwich).—Why should not a girl be described as a needlewoman? You must not get the needle over such trifles.

M. A. G. (Lewes).—The advertisement of the "Universal Agency," 12, Rathbone Place, Oxford Street, W., of an invalid gentleman wanting rooms, is, obviously, a trick.

"A Naval Correspondent" (Arran, N.B.) says:—"Birching in the Navy is now practically abolished." During twelve years' service, he has not seen more than a dozen canings, and has never seen one birching.

J. R. E. (Hull) objects to the high fees charged by Lieutenant Shackleton for lecturing, and thinks he ought to be content with out-of-pocket expenses; but, surely, the lion is wise to roar while the sun shines.

G. C. (Kingsgate, Kent) complains that Dahlo gave a free advertisement to the aristocracy by mentioning five real live lords in one paragraph. What will our correspondent say to the first paragraph of a recent article on Dukes at the bar?

E. H. H. (London).—We certainly do not see why disorderly persons should be let off merely because they have been playing football. Evidently, the magistrate at the West London Court is an ardent sportsman.

W. D. B. (Southampton) writes:—"Because I love you, I have composed a sonnet in your honour. I want to see it published—(1) because of its intrinsic merit; (2) because the Fates have allotted me a couple of lines or so in the register of Laureates; also, a corner seat in the Poets' Corner, Westminster Abbey." He is not yet old enough to join the League, but he says:—"Poetry is a joy to me, and my employer is a kill-joy." So he sings:—

"How in this present Autumn when the air
Hangs scented with great harvests, there upgrew
On many a branch and stem a dank mildew—
And sought for how to keep his garden fair.
Then was the Great League formed—the John Bull League."

Hi-tiddly-hi-ti-hi!

F. F. (Islington) thinks that the Holborn Empire should be subjected to the same regulations as trams and boats and prevented from admitting more people than the accommodation warrants.

"Non-Competitor" (Dundee) grumbles about the contest promoted by the American Roller Rink Co., of Glasgow, who offered a trip to Paris as a prize, and then put it off owing to the small number of competitors.

J. O. (Kew, S.W.).—We quite agree with you that it will be a very good thing if more people can be persuaded to read Herbert Spencer's "Man v. the State," particularly as it can now be obtained for 6d. from Watts and Co.

A. D. (Baron's Court) sends us a letter supposed to come from "Jim Crow, Junr.," suggesting that his sainted father's canonisation should be followed by our own beatification. All right!

V. G. S. (Southampton) is not yet old enough to join the John Bull League, but he may sign a form and we will place him on the provisional list. In spite of his youth, he considers himself an authority on grammar, and criticises us for using the word "certain" in the sense of "some." Johnson, however, gives that meaning, and we are quite satisfied with his authority.

(We regret we are obliged to hold over a large number of replies.)

Civil Service Appointments

WHY NOT QUALIFY FOR AN EXCEPTIONALLY ADVANTAGEOUS CAREER?

Have you ever thought of the manifold attractions of the Civil Service—comfortable salary, congenial work, leisure for private interests, security of employment, and, finally, a pension? It is perhaps a simpler matter than you think to qualify for the necessary examination. You can do so in your spare time, thanks to the International Correspondence Schools' system of correspondence coaching, which they have perfected by a unique experience of 18 years. Every student receives strictly *individual* attention from highly qualified experts. Fees are moderate and inclusive.

We have prepared an interesting illustrated book about the opportunities in the Civil Service, which we shall be pleased to send you free. Simply write us a post-card for it, and learn full particulars of the attractive career which may be yours.

INTERNATIONAL CORRESPONDENCE SCHOOLS LTD.,
Dept. 151K, International Buildings, Kingsway, London, W.C.

Besides the Civil Service courses, the International Correspondence Schools have over 120 practical courses of correspondence training in commercial and technical subjects.

Prospectus of any of these courses on request. Simply mention your occupation.

ALEXINE.

MANY PEOPLE ARE FORCED TO EAT TOO MUCH in order to eat enough.

What you eat—how much you eat—or even how much you digest—is not the whole question.

By stimulating your appetite and aiding your digestion you may be only overloading your system with waste products.

ALEXINE will enable you to "get all the good out of your food." It is neither a food nor a medicine, but an aid to Nature.

The active principle of ALEXINE is free phosphoric acid, which acts upon the otherwise insoluble phosphates in your food and in your system, and enables your brain, your nerves and your muscle to take them up and make use of them.

Obtainable through all Chemists at 2/9 and 4/6 per bottle: or from sole British Agents at same prices, post free.

THOS. CHRISTY & CO.,
4, 10, 12, Old Swan Lane London E.C

After Shaving.

ICILMA FLUOR CREAM is the only rational cream to use after shaving, because it is so soothing and comforting that it immediately removes any soreness and irritation which shaving is apt to cause. Used overnight, it makes the morning shave surprisingly easy.

Of all Chemists, 1/-. Send 2d. for sample to (Dept. 5) 14a Rosebery Avenue, LONDON, E.C.

Icilma Fluor Cream.

GROW A MOUSTACHE

A smart manly moustache grows in a few days at any age by using "Mystic," the only guaranteed Moustache Forcer. Remember Money Returned if not an truly successful. Boys become men. Acts like magic. Do not (in plain cover) for 6d. Stamps. (Id. one preferred.) Foreign Orders 9d.
J. E. DIXON & CO., 42 Junction Road, London, N.

£100 to £1,000

WHY YOU SHOULD APPLY TO ME WHEN REQUIRING A LOAN.
I GUARANTEE ABSOLUTE SECRECY.
I REQUIRE NO SURETIES.
I COMPLETE YOUR BUSINESS SAME DAY.
I CHARGE YOU MODERATELY.
I ONLY WANT YOUR WRITTEN PROMISE TO REPAY.
CALL, TELEPHONE, OR WRITE TO
MR. ALFRED SPENCER, 11, BELFAST CHAMBERS 150, REGENT ST.
(ENTRANCE BEAK STREET). TEL. NO. 5952, GER.

SUPPLIED TO THE HOUSE OF LORDS

Booth's Finest Old Dry Gin

the only matured

OBTAINABLE FROM ALL WINE MERCHANTS EVERYWHERE
Established 170 Years
GRAND PRIX AWARD FRANCO-BRITISH EXHIBITION

Subscription Closes on Saturday, October 16th.

Canada is Booming. Great Prosperity. Record Harvest. Immense Trade.

Whether or not you have ever dealt in American Railroads, or Canadian Stock we proclaim this fact; send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable. We shall not invite you to any other dealings before we have completely proved that we know what we are talking about.

The time to buy is on days of reaction, as this is the condition precedent to a rise in prices. Very large amounts were paid out in connection with our former Trust transactions. Participants in our future Trust operations are invited to inspect list of payments.

TRUST IN GRAND TRUNK ORDINARY.

A great boom has commenced in Canada. It will the boom of the century. Canada is growing with wonderful rapidity. There are record crops. A great and wonderful harvest. Land values going up by leaps and bounds. Vast trade expansion, and consequently fortunes being made every day.

You cannot be pushed out of the market in six months even if a panic should occur. Temporary reactions do not affect your transaction in the least, and no further margin is required.

(For 3 Months, £2 for every 1,000 dols.=£200 Stock.)

Your whole liability is limited to £2 (remitted) for every $1,000.

The profit in three months is estimated at £40 for every £2 remitted. which should mean that one will have returned £40 plus £2, equal to £42.

Whether or not you have ever dealt in American Railroads or Canadian Stock we invite you to send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable for the general public.

Nothing else is expected of you than to recommend us to the circle of your acquaintances after the success has been completely proven, that means not before you have received from us £40 on your £2 remitted.

THE SUBSCRIPTION WILL BE CLOSED SATURDAY, THE 16th OF OCTOBER

Amount Required £2
Estimated Profit £40

GERSON HAMSON & CO., LIMITED, Norfolk House, Laurence Pountney Hill, Cannon Street, London, E.C.

TELEGRAPHIC ADDRESS: ESPONJAS, LONDON.

OUR CAMPAIGN FOR 1909.

INTERVIEW WITH A WELL-KNOWN AMERICAN MAGNATE.

We dare say we are experts in Yankees (American Railways) and Canadian Stock, and that we know everything about them that can be known. We dare say that we understand the entire Wall Street System better than any one of our competitors, and very often have an occasion to feel that in 3 months we could bring you further than you can get yourself in 3 years.

Nowadays almost everybody has a friend who is a dealer or broker in Stocks and Shares, so we cannot expect that you should give us the preference, unless we actually prove to you that we are often sooner and better informed than other firms. In the end the public will transact their business where the best profits are to be gained and the best conditions to be obtained.

We shall prove to you that our advices are valuable.

A Trust in Trunk Ordinary: It is our intention to possess in 1909 the largest amount of clients that ever a stock broker or dealer could boast of, and we will realise this fact through our Trust Operations. We will force you to a certain degree, at least once, to give us an order and to form your own opinion about our method of dealing and the capacities of our correspondents.

J. PIERPONT MORGAN.

"Don't be a Bear on America," J. Pierpont Morgan said. "That man who is, goes broke." And we say "America is going to hum and Canada too."

Whether or not you have ever dealt in American Railroads, or Canadian Stock we proclaim this fact: Send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable.

OUR PROPOSITION.

A Trust in Grand Trunk Ordinary (For every Thousand Dollars you must send £2—and the estimated profit is £40—in 3 months).

Condition 1st. All shares are opened at the London closing price of Saturday, the 16th of October, which quotations are controlled by almost every English paper (Globe, Daily Telegraph, Financial News, Financial Times, &c., &c.). Suppose the closing price in London should be 23¾ - 23½ then is the buying price 23¾ nett, which means naturally without you paying any further commission or other expenses. If you sell or buy according to tape prices and yet have to pay commission you are paying too much.

A Daily Newspaper, from which you are able to ascertain these prices exactly, is sent you free of charge with every order.

2nd. All transactions will be closed the same date at London closing price, i.e., three months after the Trust opens, i.e., Monday, 17th January, 1910, and all profits, without any limit will be returned with the two pounds of your remittance.

3rd. If on Monday, 17th January, 1910, there would have been no profit made, the transaction will be kept open for the next 3 months, i.e., Saturday, 16th April, 1910, without any further margin. We hope it is now quite clear to you that the worst that can happen is that the closing quotation in London on 16th April, 1910, is 1% per cent. or more under the quotation of 16th Oct., 1909, and then, and only then, would your loss be £2, and under no circumstances more than the two pounds remitted.

4th. Every buyer receives a stamped contract informing the purchaser that if necessary we keep the account open for 6 months, and that the entire responsibility of the buyer is limited to the £2 remitted.

OUR CORRESPONDENT PREDICTS:

Trunks within three months will be 44% per cent. that means those investing in Trunks should make a profit of £40 on every Thousand Dollars. Please keep in mind that the same correspondent after an interview with one of the best known American financiers predicted a rise of 60 per cent. in Unions, and those who have followed our advice will not have forgotten this.

We are convinced that through our Trust Operations we will enlist and retain you as one of our clients.

On Saturday, 16th Oct., the Subscription will be closed. If you wish to become a participant in the Trust please send by return post the attached application form, with your name and address and the amount of Two Pounds to:—

GERSON HAMSON & CO., Limited, Norfolk House, Laurence Pountney Hill, Cannon Street, London, E.C.

CHAT ON 'CHANGE.

This book, compiled by a leading financial expert, will be sent gratis and post free to every one subscribing in our Trust Operation.

It is a complete handbook and guide for the use of those who wish to study the various methods of Stock Exchange operations.

Being written in plain and easy language, it can be readily understood by everybody.

THIS FORM MAY BE USED. J.B

I buy thousand dollars Grand Trunk Ordinary Shares on the London closing price of Saturday, the 16th of Oct., 1909, and further on the conditions as mentioned in your advertisement, for which I enclose £2, with the understanding that my entire risk is limited to this amount.

NAME .....

ADDRESS .....

If you will invest a larger amount, please make the form out accordingly. For instance: If you wish to make out the form for $3,000 you must remit £10. You can also REMIT BY POSTAL ORDER OR CHEQUE.

More of these forms can be obtained by application to our offices or by writing.

RACING NOTES.

By W. Lotinga.

("Larry Lynx" of The People, and "Magpie" of The Globe.)

Can't Beat the Draw.

It is becoming more and more a positive fact that backers away from a course have little or no prospect of success when the ground is heavy, for there is invariably one side of the course which is 10 lbs. in front of the other, and thus until the draw is known it is *never* safe to wager. We see it at nearly every meeting—especially Lingfield—and punters are realising that they must delay their investment until seeing how a horse is placed under the gate.

Any Backer Will Confirm It.

There is no greater restorative than the Sunday after a bad week—and before racing begins again. The despondency of the Saturday night has usually evaporated, being supplanted by limitless sanguineness on Monday morning.

Apropos of the Roseverne Case.

The unfairness to little men when objections to horses are sustained long subsequently is called attention to when ready money men in the rings are compelled to advertise requests to the public to return the money they "drew" over a horse since disqualified in favour of another!

Prophetic.

A very poor Cesarewitch week, with a very unsatisfactory big race, will be gladly forgotten. To-day (Thursday), we must hope for the horse being in an amiable mood, for at 7st. in the Heath Handicap,

PUTCHAMIN

could finish 50 lengths in front. In the Middle Park Plate, only loss of ground at start could bring about NEIL GOW's defeat, but there is always that risk.

At Lingfield on Saturday, MERRY MARGOT—especially claiming the allowance—must be right in The Pheasant Handicap, and another Lewes trained one, FORAGA, has a big chance for the Nursery. Moreover, if she has not won in the interim, the luckless HALF SOVEREIGN will again be "amongst them" for the Cage Selling Nursery.

There is nothing prior to Sandown, next week, worth discussing now, but as regards the Cambridgeshire—ill-fated as has been my Cesarewitch cry from the outset that K.C.B. must about win—I still hold an exactly like opinion concerning

MUSTAPHA

for the Cambridgeshire, and the danger comes from ARRANMORE and WHEATEAR.

DELIGHTING EVERYBODY.

"Throne and Country."

THIS WEEK'S

COLOURED CARTOON:

COLONEL CODY.

"TADDY'S" GRAPNEL MIXTURE

A BLEND OF CHOICE TOBACCOS.

Price 6½d. per one Ounce Packet.
" 1/1 " two " Tin
" 2/2 " four " "

W. & A. DEW,

FOOTBALL ACCOUNTANTS,

Bankers—
Wibaut & Co., Flushing.
London & Westminster Bank—
Westminster Branch.
London & South Western Bank
Vauxhall Branch.

FLUSHING,

Postcards 1d. HOLLAND.

FREE POSTAGE.

FOOTBALL ANNUAL COUPONS

Free to all readers mentioning this paper on receipt of Address. Postage 1d.

ARTHUR SAGAR, Turf Accountant,

1, Belfast Chambers, 156, Regent Street, London, W.

CREDIT ACCOUNTS.

Send Full Particulars of your Requirements.

NO LIMIT. HONOURABLE DEALINGS
PROMPT SETTLEMENTS.

ASTHMA SUFFERERS.

Instant Relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of Potter's Asthma Cure, in 1/- Tins. Sold everywhere. For FREE SAMPLE send post card to POTTER & CLARKE, LTD., Artillery Lane, London, E. (Mention this Magazine.

Instant Relief.

BIRKBECK BANK

Established 1851.

SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.

2½ PER CENT. INTEREST

allowed on Deposit Accounts, repayable on demand.

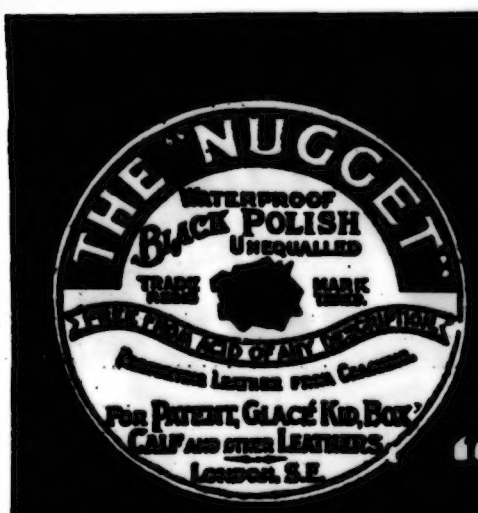
2 PER CENT. INTEREST

on Drawing Accounts with Cheque Book.

All general Banking Business transacted.

ALMANACK with full particulars, POST FREE.

C. F. RAVENSCROFT, Secretary



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POLISHES

"DOUBLE the LIFE of your BOOTS"

IMMEDIATE ANNUITIES

With Return of Purchase Money.

For Particulars write

Gresham Life Assurance Society, Ltd.,

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Assets Exceed £10,000,000. JAMES H. SCOTT, General Manager and Secretary.

DO YOU WANT MONEY

on Note of Hand alone from £10 to £1,000?

IF YOU DO,

and you are a genuine borrower and honourably intend to repay, apply to—

CHARLES STEVENS & CO.,

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AND YOU WILL GET IT.

All business conducted confidentially and on plain straightforward principles. Repayments spread over 12 months if desired. An application entails no expense whatever unless the loan is actually completed.

The IDEAL Policy

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THE BRITISH HOMES ASSURANCE CORPORATION, LTD.

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Life Assurance without Medical Examination.

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AGENTS WANTED—EXCELLENT PROSPECTS.

"BOTTOMLEY'S BOOK."

THE BOOK OF THE YEAR.

CHARING CROSS BANK

(Established 1870.)

28, Bedford Street, Charing Cross, London, and 39, Bishopsgate Street Within, London, E.C.

Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.

Assets, £1,667,048. Liabilities, £1,236,871. Surplus, £371,078.

LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.

Stocks and Shares bought and sold.

Two and-a-half per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to 3 months' notice of withdrawal 5 p.c. per ann.

" 6 " " " 6 "

" 12 " " " 7 "

Special terms for longer periods. Interest paid quarterly.

Owing to the nature of our Investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 40 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

FREE. 30 ASSORTED 2D SAMPLES

IF YOU WANT a PROMPT ADVANCE

£100 or more on NOTE of HAND, BE INDEPENDENT of relatives and friends, and borrow from

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124, SOUTHAMPTON ROW, HOLBORN, LONDON, W.C.

NOTE. If you mean straightforward business and will satisfy us that you are able to make the repayments which may, if desired, be spread over long periods, you can be assured of your requirements being met.

BILLS ALSO DISCOUNTED.

(Distance no object.) (Strictly confidential.)

Telegraphic Address: "Unimpeded, London." Phone: Gerrard 4[illegible]

John Bull's Safety Razor

CLEMAK

AUTOMATIC ACTION

Safety Razor

CLEMAK RAZOR WITH SEVEN BLADES COMPLETE IN CASE,

5/-

STANDARD OUTFIT

TRIPLE SILVER-PLATED,

With 12 Blades and Strop, in handsome leather case 10/6

ASK YOUR DEALER FOR A CLEMAK.

CLEMAK BLADES can be stropped, and will last for years.

Clemak Booklet Free.

CLEMAK RAZOR CO., BILLITER ST., LONDON

What is Your Number?

OUR WEEKLY BALLOT FOR 100 HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week, commencing with our last issue, ONE HUNDRED of such numbers will be drawn and published on this page. These 100 numbers will be announced in four weeks' time. Meanwhile, the 50 numbers successful in respect of our issues of September 18th, 25th, and October 2nd will be duly declared.

To each of the holders of copies of JOHN BULL *of specified date* bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify *the date* and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for the issues of July 3rd and 24th, August 28th, and September 4th:—

A. E. DEAR, 7, Chamberlain Street, Regent's Park Road, N.W. (No. 3,816.—July 3rd.)

HOWARD EVANS, 9, Orlando Street, Middleton Junction, near Manchester. (No. 190,940.—July 24th.)

P. MYERS, 33, Varden Street, Commercial Road, E. (No. 199,367.—August 28th.)

R. J. WIDDOWSON, Riverlyn, Bulwell. (No. 235,970.—August 28th.)

E. G. MIDDLETON, 258, Slade Road, Erdington, Birmingham. (No. 56,241.—August 28th.)

J. W. SHARPE, 28, Granville Street, Leamington. (No. 103,273.—August 28th.)

GORDON STEVENS, 6, Alexandra Road, East Ham, E. (No. 102,365.—August 28th.)

CHAS. JONES, 128, High Street, King's Heath, Birmingham. (No. 169,994.)—September 4th.)

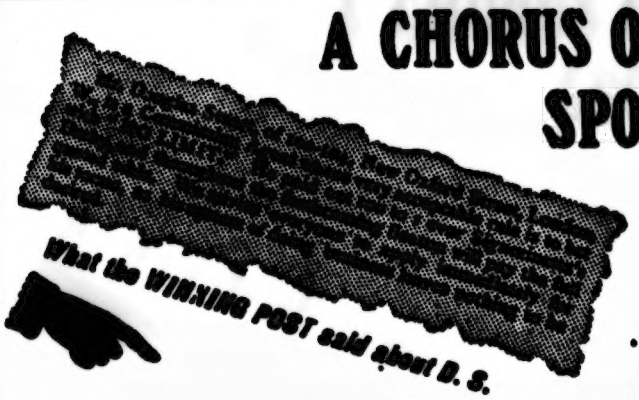
The following are the 50 numbers for our issue of September 11th:—

1598	53987	123726	199835	250062
8151	56914	128289	204916	251837
12345	66245	135108	207422	257223
12487	67670	137773	216198	264877
17963	70482	151013	221985	270114
30951	78721	158833	228453	275871
33672	85835	181887	236488	283830
38994	89243	183985	239245	291472
41873	108467	187446	240555	297476
45446	114811	195135	245060	299761

THE 100 NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 13th (PUBLISHED NOVEMBER 11th).

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

A CHORUS OF PRAISE FROM THE SPORTING PRESS



What the WINNING POST said about D. S.

"Mr. Douglas Stuart, is indeed, an acquisition; and, though a young man, is quite a Napoleon of Turf Commission Agents. No connection is too big for him, and the business of few clients is too small for his consideration. It is a pleasure to hear testimony to a firm with such a reputation. Go where one will there is never a word heard except in praise of Mr. Stuart as an upright business man. Mr. Douglas Stuart is simply Mr. Douglas Stuart, which conveys a lot, and he is welcome to the tribute herein contained. I say again, 'Mr. Douglas Stuart is an acquisition.'"

What THE SCOUT has to say of

"NO LIMIT"

From the SPORTING TIMES.

To the followers of racing, no handbook concerning all the fact and figures incidental to the "Sport of Kings" can be recommended with greater pleasure than that published by Mr. DOUGLAS STUART, one of the honourable and straight men in the Turf Accountancy business. Those doing business with Mr. Douglas Stuart will enjoy special advantages in the way of "NO LIMIT," Place betting on "ODDS ON" chances, and his motto is "Honesty and Straight dealing." Sportsmen should not fail to consult this new Oxford Street Accountant

What the NORTH MAIL said about

DOUGLAS STUART

The most Reliable "No Limit" Turf Accountant in the World "Vide Press"

102-104 NEW OXFORD St. LONDON.W.

A commission agent who in the last few years has taken up a premier position in connection with Turf business is Mr. Douglas Stuart, of 102-104, New Oxford Street, W.C. Starting in a modest way, by the aid of "no limit" and punctual settlements his business has now advanced to such an extent that apart from some twenty clerks always at work, he has a telephone-room containing no less than twelve instruments, with several operators continuously taking down messages during racing hours. An extensive clientèle such as that of Mr. Douglas Stuart's can only be kept together in an honest and straightforward manner. If a horse starts at 100 to 1 and wins the client gets paid those odds.

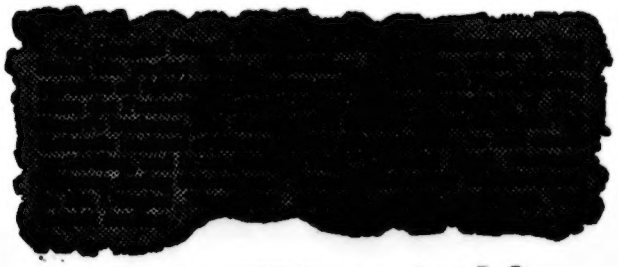
The WINNING POST, Oct. 2nd, 1909.

IF YOU SEE IT IN "JOHN BULL" IT IS SO.

(We regret we are obliged to hold over a large number of [illegible])

Sportsmen trying to find the double event on the Cesarewitch and Cambridgeshire will be lucky, if they succeed, but should they do so they want to be very careful in selecting a thoroughly reliable turf accountant, who will pay them without delay or fuss. We should advise them to apply to Douglas Stuart, of 102-104, New Oxford Street, for his terms, which they will find fair, as he bets no limit and allows place betting even when the favourite starts at odds on.

What JOHN BULL said Sept. 18, 1909.



What the JOCKEY says about D. S.

"NO LIMIT"

A GOOD TURF ACCOUNTANT.—Mr. Douglas Stuart has sent us his card for the coming season, and they are interesting and neat, and besides this, in opening an account with him you may be assured of honourable dealings, prompt Monday settlements, and your business will be treated with strictest privacy and dispatch. His rules are distinctly in favour of the Backer, as he is one of the few genuine Turf Accountants who has "No Limit" throughout both the Flat racing and Jumping Season, and also allows place betting when the favourite starts at "odds on." Sportsmen would be well advised to apply to Mr. Douglas Stuart, 102 and 104, New Oxford Street, for his terms, which will be sent immediately on receipt of a letter.

What VANITY FAIR said about D. S.

NO LIMIT. NO DEDUCTIONS. NO COMMISSION.

PLACE BETTING *(even when Favourite starts "Odds On.")* **CREDIT ACCOUNTS. STRICT PRIVACY.**

And these Terms are OFFERED THROUGHOUT

THE JUMPING SEASON.

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